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JOHN BULL

Vol. XI. No. 281 | SATURDAY, OCTOBER 21, 1911. | ONE PENNY

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For meaning of this No. see Page iii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

OF COURSE

When purchasing your copy of "John Bull" ask **as a matter of course** for "Mrs. Bull" also. Your paper will serve as a good reminder that the ladies want their paper, "Mrs. Bull," the **live** weekly for women, and it is so simple to order both together. Next Thursday—and every Thursday afterwards—repeat this phrase—"'John Bull' **and 'Mrs. Bull,'** please."

MRS. BULL

TUESDAYS, 1d.

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The ONLY DIFFERENCE between a GRAVES GRAMOPHONE RECORD and the actual living artiste's voice, is that the record ALWAYS reproduces the artiste AT HIS VERY BEST. While the artiste himself may vary, and sometimes feel "out of form," the record is NEVER "OFF COLOUR," but invariably gives the artiste's finest performance. Just as you yourself select for reproduction the photograph which you consider does you the most justice, so an artiste will not allow a record to be reproduced which does not represent his singing or playing AT ITS VERY BEST.

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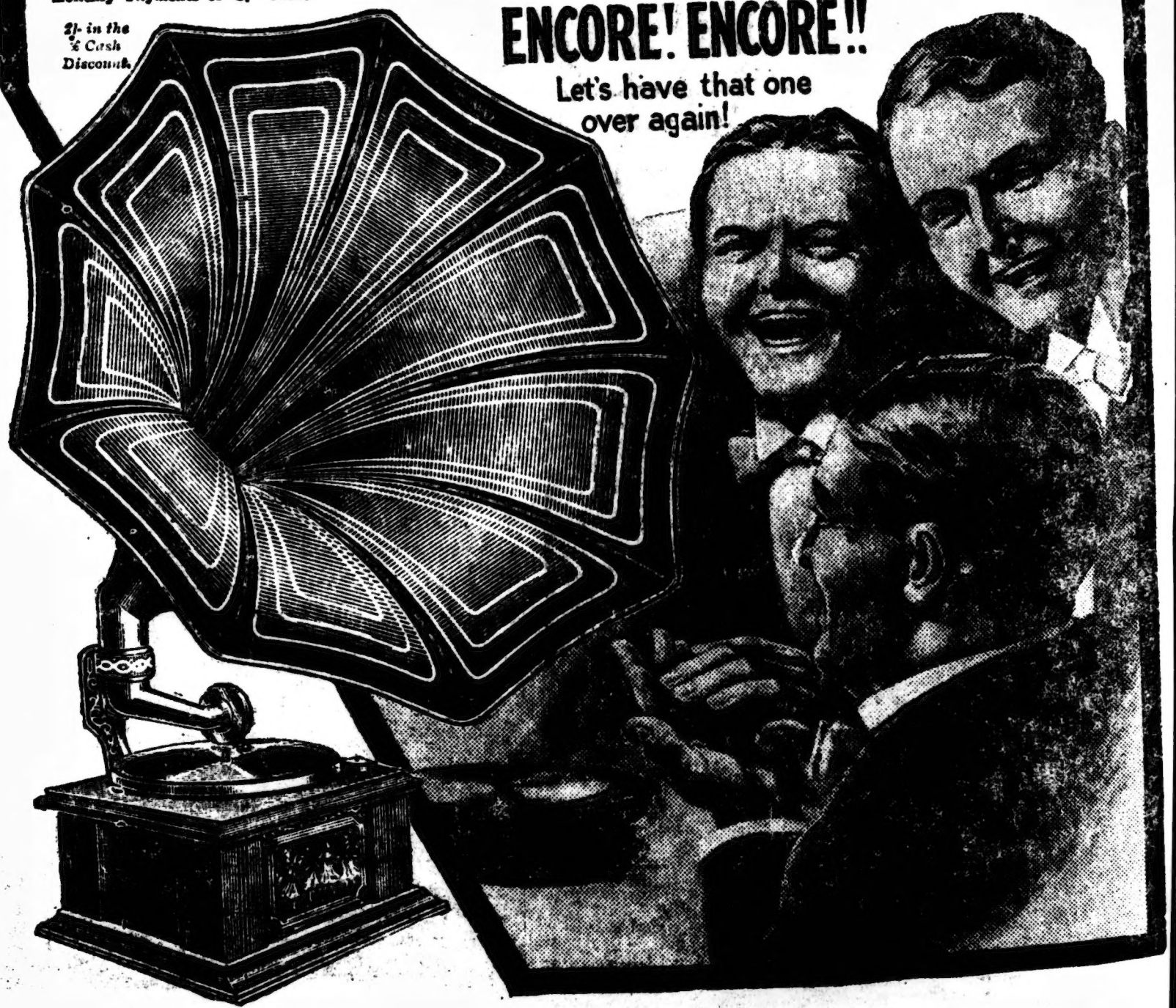

JOHN BULL.

Politics without Party—Criticism without Cant: Without Fear or Favour, Rancour or Rant.

Vol. XI. No. 281. Saturday, October 21st, 1911. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.

All editorial inquiries MUST BE MADE BY LETTER.

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THE JOHN BULL LEAGUE.

WINTER CAMPAIGN.

THE PRESIDENT,
HORATIO BOTTOMLEY, ESQ., M.P.,

Is about to address a series of Meetings in the principal Cities and Towns of

ENGLAND, SCOTLAND, IRELAND, and WALES.

Full particulars will be announced in this column in due course.

GLASGOW AND DISTRICT BRANCH.

A GRAND CONCERT

will be held in the

BERKELEY HALL, BERKELEY STREET, GLASGOW,

Saturday, November 11th, at 7.30 p.m.

DOORS OPEN 7 P.M.

TICKETS (RESERVED, 1/-: AREA, 6d.)
may be obtained from Messrs. J. Fenner, 418, Westmuir Street, Parkhead; J. B. Akers, 42, Gardner Street, Partick; F. Anderson, 869, New City Road, Glasgow; D. McLean, 8 South Chester Street, Shettleston: J. Pye, 26, Sawmilfield Street; M. Byrne, 180, Caledonia Road; or the Central Secretary, Mr. H. McCone, 1,222, Springburn Road.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

TURKISH FOOLERY AND BRITISH FOOD.

Having the sympathy of Europe, the Turks ought to have known better than to declare grain passing through the Bosphorus contraband of war. There is no special reason why the Young Turks should be young fools, but this declaration was such an obvious bit of idiocy that it was no sooner promulgated than withdrawn. With Russia exporting grain to the amount of about 8,000,000 tons, and with England taking 1,600,000 of it as against Italy's 840,000 only, both Russia and Great Britain probably protested with vigour. Evidently the Fates will that Italy should take a slice of the Sultan's Turkey; it would be matter for regret if things became so complicated and muddled that Europe had no alternative but to take a hand in cooking his Highness's goose.

A SLY DIG.

We wonder whom and what the Rev. Mr. Brown was getting at when, at the recent Baptist Conference, he said people should "avoid pleasures they could not pray about."

MORE "MOUNT EDGCUMBE."

From the report of a case recently before the Liskeard magistrates we see that another "Mount Edgcumbe" boy has been in trouble. Wake up, Mr. Churchill!

DECLINED—WITHOUT THANKS.

In accordance with our custom in all cases where we criticise a person or institution, we recently sent a copy of JOHN BULL to Mr. Justice Avory. But it has come back, with the word "Refused" written on the cover. That is a good sidelight on the temperament of the learned judge.

PREMATURE!

Apparently we were premature in our announcement that the Rev. F. B. Meyer has withdrawn from circulation his "Private Letter to a Boy of 12 to 14," as a reader sends us a copy which he obtained on written application a few days ago.

THE INSURANCE BILL.

We are afraid Mr. Lloyd George is in for a bad time with his Bill. When you have a vast network of voluntary thrift associations, it is a bit risky to apply State compulsion to their work. We still think that a simple tax of 2d. in the £ upon wages—1d. each from the employer and the employed respectively—with the proceeds handed to the Old Age Pension authorities for invalidity and unemployment relief, would best have met the case.

Morbid Mire.

One of the most interesting of the many letters we have received in reference to our exposure of the prurient Puritan's indecent book is from a Church of England rector, who tells us that he always cuts out of the "Communion Book for Lads" a page dealing with Mr. Meyer's special topic. He says that every priest of experience in Confessions, whether of the Anglican or the Catholic Church, and every doctor, would agree that the morbid curiosity aroused by such leaflets is the cause of much mischief. "Forgetfulness of self, and something to cure introspection, such as a 'hobby,' and athletics of all sorts, are best. *But to create a morbid condition of mind, revolving round a centre of secret shame, impelled by the natural instinct of curiosity, is fatal.*" We raise our hat to that parson.

A Presumptuous Partnership.

Of course, it was not to be expected that the hero of the No-Fight would fail to make the most of the advertisement. He has been touring the provinces. At Manchester he was full of fighting metaphors. In one phrase he expressed the hope that the "marks of the fight would be on your faces and not on your backs," and in another he declared that if his audience contemplated getting to heaven "with unscarred skin, I am afraid you will have to take a back seat." He next declared, "You are never to shrink from your bruising," and subsequently even went so far as to say, "If you cannot fight on two feet fight on one, and, if you cannot fight on one, lie full length on the ground and sight your rifle"; whilst at Rochdale, he told the people that in interfering with the Fight he felt he was obeying the voice of God—who was his "Great Partner," and who "never left a man in the lurch." God, it appears, "never puts a man in front and then leaves him to bear the brunt of the fight." This will be news to most readers of the New Testament—to say nothing of "Foxe's Book of Martyrs"!

War Office and Inventors.

We notice that it is alleged that during the momentary absence of some assistants, who were demonstrating an aerophone apparatus at the War Office, certain officials took drawings of the instrument. We pass no comment on the incident, beyond stating that if we possessed a valuable patent the War Office is the last place we should take it to. If we had a *worthless* one—well, that is another matter!

The Territorial Scuttle.

Much as we should like to believe that the War Office are sincere in their vaunted zeal for the welfare of the Territorial Force, it is impossible to do so when we come to remember some of their actions. Take the latest—the appointment of Major-General Cowans from Director-General of the Territorials to be Quartermaster-General of the Forces. Less than twelve months ago General Cowans came from India to knock the Territorials into shape. He openly admitted that up to the moment he landed in England he knew nothing about them. So a certain period was allowed him wherein to learn, and he was given an expensive assistant (who is still at the War Office), so that his studies should not be interrupted. Perhaps he learned too much. Anyway it is queer that he should be clearing out helter-skelter at such a critical period—just when the "four year" men are leaving in bulk.

"Heads and Their Contents."

Mrs. Bull is now publishing, under this heading, several interesting phrenological hints. Wives will thus be able to know exactly how much their husbands are worth (intellectually, of course), and husbands *vice-versa*.

For the London Sessions.

The hand is the hand of Esau, or rather of Mr. Churchill, but whose is the voice behind the appointment of that young gentleman, Mr. W. J. Lawrie, to the deputy-chairmanship of the London Sessions? Mr. Lawrie has acted as a counsel for the Treasury, but he is certainly not a barrister with a record, and while there are so many more experienced men at hand quite ready to take £1,500 a year, one naturally wonders what reasons can be urged in justification of the appointment. We hear a rumour that Lord Haldane has been whispering in the *coulisses* of patronage; whether or how far it is true we have no knowledge. There will doubtless be a few questions on the subject when the House meets.

A Hayward's Heath Postman.

It has cost a rural postman—Denman is his name—at Hayward's Heath ten shillings and costs for not posting two letters and not accounting for the postage on same. "They were eventually found in the pocket of an overcoat which he had returned to a man from whom he had temporarily borrowed it." Mr. Denman may have his good points: but evidently he has too shocking a memory for a postman.

Is This a Lottery?

Of course we may be wrong, having regard to the uncertainties of the law, but we fear the Chard magistrates will be eventually upset in their decision upon that bicycle affair. The Tariff Reformers of the district held a dance and concert in a field, and charged sixpence for admission. Beneath the newspaper announcements was printed the statement that a firm of bicycle manufacturers would present a bicycle to the holder of a ticket bearing a certain secret number. The police summoned the promotors of the dance and the proprietors of the newspaper for carrying on a lottery. The magistrates decided against the prosecution on the ground, in the curious phrase of the *Daily Snooze*, that they had "failed to prove a *bona fide* lottery." The case will go to the High Court, and according to recent authorities, the decision must be reversed.

The Question.

The question is, were the defendants engaged in the sale of a chance, and if so was the sale of this chance part of the inducement held out to people to pay their sixpences? We shall be surprised if the High Court should adopt the common-sense view of the magistrates.

Laughers and Thinkers.

Judging by his address to the Wolverhampton Literary and Scientific Society, Mr. Arthur Bourchier is sorely troubled because the Man-of-the-Day doesn't take the drama seriously. "The man has done his duty all the day," he said, "and when evening comes he wants to laugh, not to think." If Mr. Bourchier will excuse us, this is not the real trouble at all. The real trouble is that when the drama is serious it makes us laugh, and when it is funny it makes us serious; the result being that when a man sits down to see a modern play he never knows whether he has come to see a funeral or a farce.

Tu Quoque.

A man who was charged at the South Western Police Court the other day denied that he had kicked a railway policeman. "Oh, yes, you did," exclaimed the magistrate, "because I saw you myself." With every respect to Mr. De Grey, this isn't evidence. He did not go into the witness-box, he was not sworn, he was not cross-examined, and, finally, he cannot be a judge and a witness in a cause at the same time. He must consider himself severely admonished.

Bathing at Yarmouth.

Between now and next summer the Town Council of Yarmouth, where the bloaters go to, will have time to consider the whole question of bathing facilities at that popular resort. This year the bathers have been so many and the accommodation so limited that there has been as much fighting and jostling for possession of the bathing machines as for a seat on a London tramcar at 7.30 a.m., or at a John Bull League meeting. The proprietors have been reaping a golden harvest by crowding six and even eight people into one machine, the only redeeming feature about the business being that the bathers were not "mixed." The crowd was all of a sex; but, even so, at times the question of finding one's watch or never-mention-'ems must have assumed an acute character. The Yarmouth Council have been by no means up to date in catering for bathers. There is a strong demand for tents on the part of visitors who prefer privacy, and the Council ought to provide them. They should also prevent the overcrowding of machines and thus compel the proprietors to increase the number at the disposal of the populace. Bathing *sans* machine should also be permitted from the North Beach.

Lauder's Tour.

News that Mr. Harry Lauder is on his "fourth American tour" incites one of our music-hall stars to tell us a story of two five-pound notes. They had been issued on the same day, and presently returned to the Bank, the one dirty and torn, the other as spick-and-span as when it first left the Bank. "Where have you been to get so dirty?" asked the immaculate fiver of the other. "Oh, well, you see," was the reply, "one does get dirty after so much travelling. I suppose I have been through the hands of a thousand people, and yesterday I got so messed up in Smithfield Market and Billingsgate that I had to come home. But, goodness gracious me, where have you been? You're as swell as ever." "Yes," said the immaculate one, "but that is easily explained; I have been for five years in the pocket of Harry Lauder." Peradventure, one of our Scottish friends will be able to understand the point of this alleged joke better than we do.

The Latest Yankee Dodge.

A person, calling himself Professor Elmer Knowles, hailing from New York, is at present flooding this country with printed matter inviting people to join what he terms "The Psycho Success Club." From what we can gather, Knowles claims to be a Professor of Telepathy. A marvellous man is Knowles! He sits in his arm-chair in New York and speaks through space to all those who join his club. Those in this country who are sceptical on the question of telepathy he refers to "William Stead, the great Scientist and Reformer"! Of course there is no club building. There is merely a promoter, secretary, and treasurer all in one. Now to the point: Members must subscribe £2 per annum.

We Beg to Ask—

Is it a fact that the messengers of the Post Office Savings Bank are compelled to attend the evening classes at the Addison Gardens School, on the pretext of learning the details of their business? And is it true that the boy messengers are being gradually superseded by girls, who work for much less pay?

Mushrooms.

Here's a funny thing. Not only have a colony of mushrooms forced themselves through an asphalt paving in Bristol, but another colony have lifted the tiled floor of St. Stephen's crypt at Westminster. If they had been mushroom peers we could have understood it.

Popularising the "Terriers."

This is how the War Office popularises the Territorials Being ordered while in camp at Crowborough to organise some regimental sports, Sergeant-Major Holman did so During the course of the competitions he was thrown from his horse, seriously injured, and removed to the Sussex County Hospital. On coming out of hospital he applied for compensation, but it was refused on the ground that at the time of the accident he was not engaged in military duty. The utter pig-headedness of some of these Whitehall bureaucrats is enough to drive a sane and sober citizen to drink. They are always chucking away pounds in order to save ha'pence. If the Sergeant-Major had declined to organise the regimental sports he would probably have been arrested for insubordination, and doubtless is now sorry he did not. It is preferable to be under arrest to being under the doctors.

Contrasts at Wellington.

Can the Wellington magistrates explain the psychology of their decisions in these two cases? A brute named Davey, of Pyncombe Farm, Wiveliscombe, was charged before them with ill-treating a horse. He beat it so unmercifully while riding it for miles with a broken leg that it bled from the nostrils, dropped down half dead from pain and exhaustion, and rolled under a hedge. Then he beat it again, and rode away as hard as he could till he was persuaded to put the poor beast in a stable where the police found it in such a pitiable condition that a veterinary had to dose it with morphia to relieve its sufferings. Having described this as "the worst case of cruelty ever known to the court," the magistrates sentenced this atrocious savage to one month's imprisonment! On the following day they had before them a workhouse casual, charged with destroying his clothes: him they sentenced to three months' hard labour! Not that this is the limit by any means. Wait till they catch a blind man selling matches without a licence!

Washing Day.

In his new book his Honour Judge Parry has a good story about a collier who sent his wife to the court to prove his case, instead of himself. His Honour impressed upon the wife that her husband must appear and for this purpose he adjourned the case until Monday—the collier's Saint's Day. "Eh?" she queried. "It will be very onconvenient. My maister winna like comin' on a Monday. Besides, it's my weshin' day." The Judge expressed his regret, but insisted. "Well, it's very onconvenient," she repeated. "Couldn't ye call?"

The Problem of the Baby.

Mary—as usual, undaunted—tackles this important subject in the current issue of *Mrs. Bull*. Her solution will be read with interest.

De Profundis.

In "the disthressful counthry" malcontents of the working class are observed at times to adopt the *suaviter in modo* policy to obtain redress of their grievances, as well as the *fortiter in re*. So, one learns that the tramwaymen of Erin's capital recently petitioned the company to grant them somewhat shorter hours of duty as well as a few more free days for the older hands amongst them. The Board, after discussion, has, we understand, postponed further consideration of the matter indefinitely. Probably it will come once more on the *tapis* on the day after the funeral of the last among those veterans. After this, who shall say that procrastination is the thief of time?

The Coroner and the Rope.

We fear the North Shields coroner has made himself misunderstood. A few days ago he held an inquest upon a man who had hanged himself from a staircase at the place of his employment. "Was the rope still on the man's neck when you saw him?" the coroner demanded of a police witness. "No, sir," was the reply. "It ought to have been," said the coroner; "the rope had no business to be removed until the police arrived." Thus the coroner has given many North Shields people the impression that if they see a man hanging they must let him hang until somebody has walked six miles in search of a policeman and brought one back with him. What the coroner means, we take it, is that the rope may be cut, but the noose must be left round the neck as a collar. Even so, what is one to do if one does not happen to have a knife handy? And how if a man is found poisoned? Must the doctor who is called in await the arrival of the police before giving an emetic? A great lawyer declared that law is the embodiment of common sense. Is Coroner Rutherford trying to make it look silly?

Bailie Archibald Again.

Bailie Archibald is making a name for himself. These are days of strikes—nearly everybody has struck—and recently the schoolboys of the Huntley Gordon Schools went on strike, upset the furniture, and broke a window or two. Instead of leaving the school authorities to deal with this appalling outbreak of disaffection, the Fiscal prosecuted the villains in the police court, and Bailie Archibald, having lectured them and threatened them with the birch, put them on six months' probation. All but one, that is. Having partly heard the most heinous case of all, that of the lad who broke the window, he sent it for adjudication to the Parish Council, and then attended the meeting as a member, played the *rôle* of prosecutor, and induced the majority to send this lad, normally of good character, to Quarrier's Home—which we take to be a sort of gaol for incipient criminals. Apart from the gross impropriety and transparent injustice of the Bailie's behaviour, while the case was before him as a magistrate, there is the conduct of the Parish Council. Excepting Mr. Duff and the chairman, ex-Provost Rhind, we agree with the *Huntly Express* that they have not only committed an outrage on the boy, but an outrage on the community. Bailie Archibald is the Scots magistrate who recently decided that a man is entitled to "chastise" his wife. We wish somebody were entitled to put his magisterial head under a pump.

Pavilion Picture Palace, Clapham.

Serious complaint is made of the disgraceful packing of the Clapham Road Pavilion Picture Palace during Sunday evenings. Despite that it is well-known to the attendants and the management that the place is full, that people are not moving, and that the corridors are packed, it is said that money is still taken at the doors. It is impossible for people to see through each other, and to take money from the public when after standing as long as half-an-hour nothing can be seen, and tired and cramped men and women and children can move neither forward nor back, neither out nor in, is not only discreditable, but a matter in which the London County Council should interfere in the interests of public safety. The gangways in all these places should be kept clear, and people should not be allowed to choke either entrances or exits. "In such a state of affairs as that I experienced on Sunday night," says a correspondent, "a fainting woman would have had no chance whatever. My wife and I got out with the utmost difficulty after paying our money and standing in the entrance gangway for half an hour unable to see anything of the show at all."

Spymania.

We have been hearing quite a lot lately about the foreign spy nuisance—the individual (usually from the Fatherland) who sneaks about in the vicinity of our naval ports with a neatly-drawn plan of the neighbouring coast defences in his inside jacket pocket. Probably the latest information on the topic is to be gleaned from one of the sentries on night duty at Fort Amherst, Chatham. According to this warrior's story, he was marching his beat the other morning, about 2 a.m., when he was suddenly set upon by a brace of armed men who, after a desperate struggle, left him lying helpless on the ground. On the face of it, it is a bit difficult to imagine what it really was these desperadoes wanted; for, having placed the poor man *hors de combat*, they appear to have retired as silently as they came. Also, it is reasonable to wonder why, when he found himself attacked, the sentry did not fire off his rifle which, we believe, in such circumstances is the thing to do. We would not for worlds do anything so unkind as suggest that there are other enemies, besides armed men, that come (and quite frequently by night), and after depriving their victim of his senses, leave him lying helpless.

Wisdom in Excelsis.

"When doctors disagree who shall decide?" asks an old proverb. But when a duly-qualified municipal authority is agreed upon a point it is more than a trifle hard upon the other party interested that their decision in his favour should go for nothing, vetoed by some obscure Act of Parliament that never contemplated such a case. Here is a person anxious to use, for warehouse purposes only, a building condemned as unfit for human habitation in a neighbourhood where such business premises are at a premium. Now up comes a grey-headed fossil of a Statute and declares woodenly, "No, the place has been condemned for human habitation. It cannot be put to any other purpose." And so the owner must rebuild it as a dwelling-house or—pull it down! In future, when they talk of the British legislature being the Mother of all the Parliaments, it would be kindness to suppress the fact that the dear old lady seems at times to border on her dotage.

Worse Off, but Quite Satisfied.

A correspondent signing himself "A Boer Who Has Taken the Oath of Allegiance" is indignant with those Imperialists who never cease stating that the Boers are only awaiting an opportunity for rebellion. He informs us that his countrymen are quite reconciled to the new *régime*. They will never take up arms again unless provoked by a foreign invasion or a native rising, and in those cases they will not be the last to volunteer to fight under the Union Jack. As to sneers about the "reward of patriotism," he holds that patriotism is not merely a matter of money. He points out that, while the British army was paid during the war, the Boers got no remuneration, and, if they had been victorious, "would not even have got a medal for man or beast."

Mischievous Goody-Goodies.

There is a remarkable article in this week's *Mrs. Bull* on the "Danger of Rescue Homes," which we commend to the earnest attention of our readers. There can be no doubt that under the guise of "Social Work" much mischief is done.

Macaulay on Party.

No sophism is too gross to delude minds distempered by Party spirit. Every source of information as to our history has been poisoned by Party spirit.—(*From "History of England."*)

PEACE.

The war between Italy and Turkey will soon be over now. Mr. W. T. Stead has gone to Constantinople.

ON HIS GUARD!

Mr. Herbert Samuel, the Postmaster-General, is evidently determined not to run the risk of being charged with false and fraudulent misrepresentation. In a circular recently issued to Post Office Savings Bank depositors, he says: "It is important to realise that there is an element of uncertainty in all Stock transactions." Did he take this phrase from one of the letters of the late Mr. Master, whose name figured so prominently in a recent law suit?

WINTER GAMES.

We observe that a contemporary places the advertisement of the Prudential Assurance Company under the heading of "Amusements." The game is to find where the fun comes in—from the point of view of the policy-holders!

"GOOD OLD 'DAGONET'!"

With "Dagonet," the ever-fresh, adding his powerful pen to that of Mr. Belloc in condemnation of the Party system, the cause of a Business Government has, indeed, two splendid champions. Let us repeat the simple definition of such a Government which we gave at the Crystal Palace—the right men in the right places.

THE WEEK'S "CHESTNUT":—

Mr. Bottomley relates the following incident in connection with the *Financial Times* during the period of his proprietorship:—One of the staff, who was proverbially hard up, and who was also of alcoholic tendencies, came to him with a request for a "sub." on account of his salary. Being refused, he replied: "Well, this is a game. Here am I commencing my article to-morrow with 'Money has been plentiful to-day,' and yet I cannot borrow 2s. 6d. on account of my salary!"

BERTIE: "I'VE—AH—GOT ABSOLUTELY NO IDEA OF BUSINESS, YOU KNOW."
HIS FRIEND: "WHY NOT BECOME A PARTY M.P., THEN, DEAR?"

"John Bull's" Biscuits.

For stating, in an article on Miss Lily Elsie's approaching wedding: "Miss Elsie was BORN *at Salford,* 25 YEARS OF AGE,"

THE DAILY DISPATCH (Manchester)
TAKES THE BISCUIT.

For stating, in an advertisement in the "Coventry Standard," that: "The steady increase in price of furs which has been in progress for the past few years has at last REACHED ITS LIMIT. . . . *We would advise ladies to purchase their furs now* BEFORE A RISE IN PRICE COMMENCES,"

MESSRS. BOBBY & CO., LTD. (The Parade, Leamington Spa),
TAKE THE BISCUIT.

For stating that: "At Southend, Benjamin Freeman, a PROFESSIONAL FOOTBALLER, *of Southend, was charged with frequenting the highway for the purpose of betting. . . Defendant, who is a* CRIPPLE, *said he had no other means of earning his living,"*

THE SOUTHEND-ON-SEA OBSERVER
TAKES THE BISCUIT.

For stating that: "It is certainly something like four years since the six-cylinder Napier proved its ability to run SLOWLY *on top gear by doing* ONLY 1,184 MILES AN HOUR *on top of the Brooklands track,"*

THE GRIMSBY NEWS
TAKES THE BISCUIT.

For stating that: "People anxious to secure real bargains in MODERN ANTIQUE *furniture shouldn't miss these auction sales,"*

THE STOKESTOWN DEMOCRAT
TAKES THE BISCUIT.

For stating that a man was supposed to be "returning home when in leaving some vacant land he stumbled and FELL *right in front of the car, which* KNOCKED HIM DOWN *and ran over him,"*

THE OLDHAM EVENING CHRONICLE
TAKES THE BISCUIT.

*For the following announcement: "*OBITUARY. *Mr Stead, the* OPTIMIST.—*Mr. W. T. Stead has left for Constantinople to lay before the Sultan a suggestion for arbitration,"*

THE LEICESTER DAILY POST
TAKES THE BISCUIT.

For stating that for some years Eastwell Park, Ashford, "was occupied by the late Duke of Saxe-Coburg WHEN HE WAS DUKE OF DEVONSHIRE,"

THE EVENING NEWS
TAKES THE BISCUIT.

For stating that: "It is MISS E. *Carter, 2, Empress Avenue, Woodford Green, Essex, who writes as follows: . . . 'my little* GRANDCHILD',"

THE DAILY NEWS
TAKES THE BISCUIT.

For stating that: "Yesterday, Miss Sinclair gave some brief details of her stage career and her FORTHCOMING MARRIAGE TO THE 'DAILY MIRROR,'"

THE DAILY MIRROR
TAKES THE BISCUIT.

For the following paragraph: "'The general municipal council of CORSICA,' *we read, 'has protested against cinematographers representing the island as a land of brigands.' It certainly does seem a shame, in view of the recent events, to particularise any one part of the* ITALIAN *kingdom in this respect,"*

PUNCH
TAKES THE BISCUIT.

For reporting in its issue of October 4th, the "Pontefract SPRING *Meeting,"*

THE YORKSHIRE EVENING PRESS
TAKES THE BISCUIT.

THE "PRUDENTIAL" IN FULL RETREAT.

In which it is shown how the Prudential again condoned fraud and forgery: how a policy holder took action against the Company alleging these offences, and demanding the return of all the premiums paid; and how the Company funked the fight and, fearing to go into Court, refunded the premiums, and costs to boot—leaving the charges of fraud and forgery on the record.

The Prudential Company is now in full retreat. It will be their own fault if holders of illegal policies do not get their money back.

Last week we invited attention to the case of Miss Manser, and charged the Prudential Assurance Company with condoning forgery, and with trying to persuade her to make a deliberately false declaration This week we direct attention to another case, where the same cynical disregard of honest dealing is displayed.

E. is a soldier who served with distinction through the Soudan campaign, who then became a member of the City police, and is now a municipal servant.

In 1900 he and his wife were persuaded by an agent of the Company, whom we will call K., to insure Mrs. E.'s mother, Mrs. S. W., in the Prudential for Mrs. E.'s own benefit. But E. knew that the mother would decline to sign anything, and refuse to have anything to do with the Prudential. Consequently he did not see how the policy could be properly taken out. Upon consulting the agent he was told that her signature was not necessary, and upon that statement he and his wife agreed to the insurance, and in due course the agent handed to Mrs. E. a policy which she naturally supposed carried out the arrangements made.

But in May last, as a consequence of reading our Prudential exposures, the E.'s thought it desirable to examine their policy, which, like so many others, they had accepted without studying, and then they found that it in no way concerned them, since it stated that Mrs. S. W., of 15, High Street, Whitechapel. had made a proposal to the Company to insure her life, and upon her death the Company would pay to her executors or administrators the sum assured. Now the mother had never lived at 15, High Street, Whitechapel; she had never made any such proposal, or any proposal at all; and she knew nothing about the matter.

Upon this discovery E. wrote to the Company complaining that he had been misled, and asking for the return of the premiums paid. Mr. Thompson, the Joint-Manager, replied, asking the name of the agent "who last collected the premiums."

On May 31st E. was informed by Mr. Thompson that they had referred to the proposal in respect of which the policy mentioned was issued, and "it appeared to be in order." E. refused to be satisfied with this, and went to the Prudential head office to inspet the proposal form which Mrs. S. W. was supposed to have signed, when he found that her signature was represented by a cross. Now so far from Mrs. S. W. being illiterate, she can write well, and in proof of this E. produced to the Prudential management a specimen of her handwriting. He also told them she had never lived in High Street, Whitechapel, whereupon they promised further enquiry.

In due course E. received a communication from Mr. Thompson, which we had better quote in full:—

> I have to inform you that we have made enquiries, and as the proposal appears to be in order there are no grounds upon which your application for the return of premiums could be entertained.
>
> We shall, however, be prepared to treat the policy as coming within the terms of Section 36 (2) of the Assurance Companies Act, 1909.

What does Mr. Thompson mean by this? If, as he says, the proposal was "in order"—that is to say a genuine proposal, made by Mrs. S. W, to insure her own life. for her own benefit—then the Prudential had no right whatever to treat E. as the owner of the policy under the Act of 1909. If it was not in order, then Mr. Thompson's letter was an attempt to induce E. to believe that the policy had been legalised by the Act.

E. would have none of it, and Mr. Thompson wrote:—

> We have instructed our Superintendent (Mr. B.) to call upon you again, and the late agent (Mr. K.) will accompany him.

Mr. B. called on E., but Mr. K. did not accompany him. Why? If the proposal was in order Mr. K. was the man to prove it, because he had effected it.

What was the Company's next move? They pretended to lapse the policy. They addressed to Mrs. S. W. a lapse notice informing her that unless the arrears of premiums were paid within sixteen days the policy would be cancelled. No doubt the Prudential hoped E. would be persuaded that they could thus put an end to his claim, but the lapse notice, like the policy, was not worth the paper it was written on, for a lapse notice in cases like this does not alter in the least the right to have the premiums returned, and it is useless unless addressed to the last known place of abode.

E. thought it was time to bring matters to an issue, and on August 14th he wrote to Mr. Thompson demanding in peremptory language the return of the premiums paid. We had better quote Mr. Thompson's reply in full. It is dated August 16th, 1911:—

> In reply to your letter of the 14th this matter has been fully investigated, and from the information before us we are satisfied that the proposal in respect of which the above policy was issued is in order, and there appears to be no ground for your application for return of the premiums paid upon it. Our Superintendent has already informed you that we shall be prepared to endorse the policy acknowledging your interest, and I have instructed him to again call upon you with a view to the payment of arrears, and the completion of the necessary forms for the endorsement of the policy.

Thereupon, E., acting on our advice, commenced an action in the City of London Court to recover the premiums paid, together with interest upon them.

In that action he charged the Company with fraud and forgery. He also alleged as follows:—

> Upon the Plaintiffs becoming aware of the fraud and deceit practised upon them they, by the plaintiff E., applied to the Defendants for the return of the premiums, but the Defendants refused to return same and claimed that the policy was valid and in order.

The trial of the action was fixed for October 20th.

But the company funked the fight. They were charged with fraud and forgery, and those are nasty charges. It is true that they are often made, and the difficulty is got over when settlement is arrived at by their withdrawal. But, unfortunately for the Company, the Plaintiffs in this case refused to withdraw. They charged fraud and forgery; they were prepared to prove in open Court fraud and forgery; and fraud and forgery must stand. Before the case came into Court the Plaintiffs had applied for leave to put to the Company certain questions to be answered on oath. If those questions were answered untruly perjury would be added to fraud and forgery; if they were answered truly successful defence was hopeless. And so, before the application came before the Court, the Company settled the action by paying E.'s solicitor the full amount of the premiums claimed, and the costs of the action. *The allegations of fraud and of forgery remain upon the record.*

FROM PILLAR TO POST.

AN INTERESTING CORRESPONDENCE WITH THE LONDON COUNTY COUNCIL—AND THE METROPOLITAN POLICE.

On August 28th last a well-known firm, having premises facing the Thames Embankment, wrote the following letter to the Chairman of the L.C.C. :—

Re Brunel Statue, Victoria Embankment.

We beg to draw your attention to the terrible eyesore which exists at the above site owing to loafers and tramps being allowed to occupy the seats underneath the statue, and which we assume were intended for the convenience of the ordinary pedestrian. To-day we witnessed the degrading spectacle of two of these wretched tramps engaged in a fight. It seems to us that this class of people are never shifted away. Cannot something be done to prevent this, the finest thoroughfare in the world, being used for this purpose?

We would suggest a railing being erected around this position, and shall be glad if your Committee can consider this question in the near future.

In due course, that is to say, about a month afterwards, the following reply was received from the Chief Engineer :—

Your letter of August 28th last (addressed to the Chairman of the Council), in which you draw attention to the seat under this statue being occupied by tramps and loafers, has been forwarded to me to deal with. In reply thereto I have to inform you that the pedestrian traffic of the Embankment is entirely in the hands of the police, to whom I think you should address yourselves.

Not being satisfied with this evasive answer, the firm wrote again, as follows :—

We are obliged for your letter of the 21st inst. What we suggested was that the seat should in some way be protected or done away with. This would have nothing whatever to do with the police, who, we believe, do their work well in protecting and, as far as possible, clearing the loafers from the Embankment; but here is a beautiful statue with a seat beneath which is the resort of the worst class of tramps and loafers.

If you had personally seen the fighting between two of them and the disgusting exhibition they made, we feel sure you would ask the architect's assistance to prevent this disfigurement of one of the principal ornaments of the Embankment.

And this is the reply they received :—

In reply to your further letter of the 23rd inst. on this matter I am quite unable to accept your suggestion that the seat at the foot of the Brunel statue should be done away with; and can only repeat what I told you before—namely that the regulation of the pedestrian traffic on the Embankment is entirely in the hands of the police.

The firm thereupon—*i.e.*, on September 27th—placed the facts before the Commissioner of Police, and in due course—*i.e.*, on October 11th—they received the following letter from the Chief Clerk to the Commissioner :—

With reference to your letter of the 27th ult., I am directed by the Commissioner of Police of the Metropolis to thank you for sending the correspondence, returned herewith, and to acquaint you that the police have no power to prevent any class of persons from using seats placed in public places, but will be prepared to take action to prevent disorder.

The firm now asks us what they should do. We fear the only answer is—wait for the Business Government.

OUR MILLIONTH COPY.

IMPORTANT NOTICE.

We have received a visit from a representative of the Commissioner of Metropolitan Police, who informs us that, in the opinion of the authorities, the offer we have made for the millionth copy of John Bull sold in one week contravenes the Lottery Act. Consequently, this week we withhold the notice, but will between now and next week carefully consider the matter, with a view to endeavouring to discover a way out of the difficulty.

A HOSPITAL TRAGEDY.

ROUGH AND READY ANAESTHETISING.

We have received a visit from Mrs. Whittington, of 103, Calabria Road, Highbury, who complains bitterly of the action of the authorities of the Charing Cross Hospital.

The facts appear to be these. Some little time ago Mrs. Whittington's son, an exceptionally bright lad of 14, was suffering from an internal abnormality which, whilst it caused considerable inconvenience, was not in itself dangerous. The boy, however, was anxious to be cured, and his mother took him to the Charing Cross Hospital, where the Resident Surgeon told her that the operation was a very simple one, and that if the boy remained at the hospital it could be performed, and he would be out again in a couple of days. The doctor also told her that if she rang him up at a certain hour in the afternoon he would no doubt be able to tell her that the operation had been performed and that the boy was comfortable.

With the afternoon came a message of a very different tenor. Mrs. Whittington was urged to go to the hospital at once, and when she got there she found that the boy was dead. It seems that the doctors had given him a too powerful anæsthetic. There had been no operation, the boy having succumbed almost immediately. At the enquiry held before Mr. John Troutbeck, Dr. Freyberger said that death was due to failure of the heart and respiration whilst the deceased was under the influence of an anæsthetic and suffering from status lymphaticus, a condition which was very difficult to diagnose, and which rendered the administering of an anæsthetic dangerous.

We understand that the doctors admitted there was no examination of the boy before the anæsthetic was given, but surely there ought to have been an examination, and if there had been an examination it is fair to assume that the doctors would not have administered an anæsthetic, or, at any rate, would not have done so without consulting the mother. For the operation, as the doctors admitted, was a very simple one, and might easily have been performed without any anæsthetic.

We do not wish to say more than is necessary about this case, but we cannot help feeling that the mother has grievous ground for complaint. There are too many of these cases in our hospitals, and they do not seem to grow fewer. With all allowance made for the strain and endless calls upon the doctors whose duty it is to deal with hospital patients, it does seem that the methods of the hospital authorities are much too rough and ready.

THE LONDON COUNTY ASYLUM.

HOW IT TREATS ITS POOR.

We have received a complaint from a domestic servant, Elizabeth Johnson, who says that in December, 1909, it was thought to be necessary to put her mother under some restraint, and consequently she was sent to the London County Asylum at New Southgate. Elizabeth Johnson is earning small wages, but she has paid ten shillings a month to the Asylum on her mother's account, and has been in the habit of visiting her every three months. On August 27th she called in the usual way, only to be told that her mother had been dead and buried a week! She naturally complained of no notice having been sent to her of her mother's illness. The Asylum authorities answered that they had sent an intimation to a particular address, but this was an old one, and they had another—the present one.

The poor girl is much cut up at the thought that her mother had a pauper's funeral. She had saved money enough to pay the expense of her burial, and she thinks the Asylum authorities have been very callous. The Asylum authorities need have had no difficulty in ascertaining her present address. She tells us that once, some months ago, owing to illness and the loss of her employment, she delayed remitting the monthly payment for a few days, and that the Asylum authorities quickly wrote and threatened her with action unless payment was immediately made. If they were able to find her address when demanding money they could have had no difficulty in finding it in order to acquaint her with her mother's illness and death. The lot of the poor is harsh enough in any circumstances, but the callous procedure of officials frequently inflicts very unnecessary pain and humiliation.

THE ROYAL NATIONAL LIFEBOAT INSTITUTION.

HOW THE MONEY IS SPENT.

By Our Special Commissioner.

For the past three weeks I have devoted myself to studying the workings of the Royal National Lifeboat Institution. I have visited a great number of its stations round the coast, and gone deeply into its administration at headquarters. These inquiries have convinced me that, so far as those who "man the lifeboat" are concerned, they are sportsmen in the true sense of the word. But there are others who are part and parcel of this life-saving concern. I refer to the Management Committee. Here are their names:—

The Duke of Northumberland.	Lord Clifden.
The Archbishop of Canterbury.	Lord Brassey.
The Duke of Leeds.	Admiral John Halliday.
The Duke of Portland.	Colonel Sir Fitzroy Clayton.
The Duke of Abercorn.	Sir J. Cameron Lamb.
The Marquis of Ailsa.	

Now, I affirm that these gentlemen, in their capacity of responsibility for the management of the Royal National Lifeboat Institution, are not sportsmen.

The X-Ray.

Before me I have the latest annual Report of the Institution. It is a bulky volume, which does not reach the millions who contribute towards the Lifeboat Fund.

I note the management require £100,000 per annum to maintain the fleet of 280 lifeboats. The Report says: "We feel sure it will never lack it so long as it maintains its boats in the state of thorough efficiency that they are in at the present time, and manned as they are on every emergency by as fearless and noble a class of men as ever Nelson and Collingwood led to battle to uphold the country's honour and glory." Now, cheap clap-trap of this kind has had its day. Moreover, these gallant lifeboat men have read how the sailors of Nelson's time were treated, and they have determined amongst themselves that cheap applause is not good enough for those who do the work and risk their lives, while a favoured few fatten on the proceeds of the collections. One hundred thousand pounds per annum for the upkeep of 280 boats: at first sight that does not appear to be a very large amount. It works out at something over £357 per boat. Well, let us see. I quote again from the Report:—

> The formation of a Lifeboat Station costs at least £2,500, and the annual expense of maintaining it is about £125.

Now, as almost every one of the 280 lifeboats has been presented to the Institution, and bears the name of the donor, I fail to see where the £2,500 formation cost comes in. Nor does the Report throw any light on the subject. Taking the maintenance cost as being accurate, it will be interesting to see where the difference between £125 and £357 goes to.

Administrative Expenses.

Figures as a rule make most uninteresting reading. But to get at the gross mismanagement of this Institution it will be necessary to study the items carefully. Before I finish with the subject, I shall compare them with the actual amount in hard cash paid to the gallant seamen. Then I shall ask subscribers whether they consider they should continue to contribute further to the funds of an association which seems to be a sort of family party.

The salaries of the Secretary, the Assistant Secretary, and the clerical staff for the year are set down at £3,503. As all the salaries of the staff are lumped together, it is impossible to give the amount paid to each. I learn, however, that the Secretary receives £1,200 a year. He was, until recently, Secretary of the National Service League. No doubt he is a very capable man, but I affirm that the management in paying this huge sum for a secretary are spending in a reckless manner money which was subscribed for saving life.

Printing and publishing a lifeboat journal cost £433. Other printing and office expenses amount to £1,000. Advertising is set down at £472; law expenses, £803; rent, "&c.," £2,000. Inspector of Inland Branches, £250; and £1,200 *for the widow of the late Secretary*. The sum total under the heading of "Administrative"—according to the Report—is, therefore, £9,661.

But, in this amazing volume, there are other items, placed under different headings, which I claim should be included in the Headquarters Administrative Account. For instance, five retired naval officers hold posts as Inspectors of Lifeboats; their salaries amount to £2,951, with another little item of £1,650 for travelling expenses. Before passing criticism on these different items, I must draw attention to what I consider a glaring attempt to cover up the Accounts:—

> Payments to coxswains, bowmen and signalmen, to lifeboat crews and launchers for exercising the lifeboats and to the permanent crews of steam lifeboats and steam tugs, for deputations and for demonstrations, including branch payments, year to September 30th, 1910, £15,014 16s. 4d.

A mere matter of fifteen thousand pounds lumped together in this manner. Why? Perhaps the aristocratic management will supply the answer.

I suggest that the accounts of the Royal National Lifeboat Institution are a national scandal; and that their Majesties, the King and Queen, who are Patrons, should withdraw their names until such time as the association is placed on a business footing.

Criticism of Accounts.

The first item I wish to draw attention to is "Gratuity to widow of late Secretary, £1,200." This amount, I believe, represented a year's salary. I have no wish to appear harsh to a woman who has lost her husband, but duty compels me to say that the voting of this sum of £1,200 by the Committee out of funds supplied by the public for saving life at sea was little less than criminal—especially when it is considered that the late Secretary held the post for over a quarter of a century! Surely he should have made provision for his widow!

Let me give a few contrasts. I quote from the annual Report again:—

> Committee meeting, September 8th, 1910. Voted a gratuity of £68 to the widow of John Davison, coxswain superintendent, 30 years' service.
>
> Committee meeting, April 14th, 1910. Voted £200 to the widow and invalid daughter of Robert Amis, assistant coxswain of the Palling Lifeboats, whose death was caused by exposure on service, March 1st, 1910.
>
> Committee meeting, June 9th, 1910. Voted £5 to the widow of J. H. Davidson, towards the funeral expenses, he having fallen dead while hurrying to the lifeboat house for duty on May 11th.

Now I would ask the members of the Lifeboat Management Committee by what means they justify these various payments? The widow of a man who for twenty-five years sat in his armchair and who was in receipt of a good salary, gets £1,200. Another widow—this time of a man who has practically given his services for a period of thirty years—is granted the magnificent sum of £68; while yet another widow—of a man who has admittedly died in lifeboat service—is granted £200. And, what is more, many crews of lifeboats wish to know also.

As regards the widow of the poor fellow who dropped dead while hurrying to the boat, probably the "noble" Committee had little sympathy. He shouldn't have hurried: it's bad form.

(To be continued.)

ADDLED ADS.

SOME PECULIAR ANNOUNCEMENTS.

BIRTH: —— On the 4th inst., to Mr. and Mrs. ——, Chorlton-cum-Hardy, a son. All welcome.—(*Manchester Evening News.*)

STRONG LAD, about 67, Wanted now, to make himself generally useful on Farm.—Apply ——.—(*Dunfermline Press.*)

GOVERNESSES WANTED AND WANTING.

A YOUNG GENTLEMAN, who is giving up working as a clerk, desires a POSITION as RESIDENT MALE-GOVERNESS in a private family. Has had considerable experience with young boys and girls.—Address ——.—(*Daily Telegraph.*)

SPECIAL MICHAELMAS SALES . . . Freshly-Carved Cow.—(*Eastern Daily Press*, Norwich.)

AIGBURTH.—Lady, husband seafaring, wishes another; comfortable home; room furnished or unfurnished, as arranged.—(*Liverpool Echo.*)

THE COMING INDUSTRIAL REVOLUTION.

THE CAUSES FOR THE UNREST.

By Ben Tillett.

1. There is a movement of unrest among the workers.

2. The unrest affects all classes of workers, the skilled and the unskilled, the regularly employed and the casual.

3. Wages are not as great a purchasing power as hitherto—rent, clothes, furniture, travel, food, domestic necessaries have increased from 25 to 50 per cent. with tendency to further increase.

4. Economy in labour is so great, that total quantity of output or tonnage and value of trade in no way indicate good wages or advances in well-being for the workers. The speeding up and the labour-saving devices are wage-saving devices, and, as a consequence, reduce wages and the number of persons who are benefited by them.

5. There is a general disposition of the employers to ignore the right of combination among workmen and to refuse to deal with grievances which arise in the ordinary way.

6. *The Casualisation of Labour is the greatest curse* and affects every department of industry, from the counting-house to the bench and the quay as well as the factory.

7. *There is overcrowding of the professions* and too special and expert training of the middle-class man; this renders the "supervisor" class and the brains of the industrial organisation so cheap that even managers of great businesses are not paid adequate wages.

8. Parliament has been discovered to be "a snare and a delusion and a sham," the party system making the whole business a farce—but the capitalists favour the system as a means of preventing remedial legislation.

9. Trade Union methods are found to be capable of making great strides in the matter of demanding advances in wages; but of course there is almost an economic law which makes the possibility of a rise of wages of less value,—an advantage seized by the parasitic few in the form of extra rent, extra cost of clothing, etc.

10. While these causes of unrest are abroad, there is also the fact of the same movement growing in other countries, and that at present all the great organisations of workmen, in all of the countries of Europe, are federated and take common action.

11. The most important point to be considered by the public and the politicians of the future is—that labour is looking on with wonder at the marvellous achievements of industrial genius and wonders why the greater benefit is not the benefit of the nation.

Labour sees the greater riches, the greater splendour, the greater luxury and costliness of living among the master-class, sees and has to pay for the ever-increasing cost of maintaining Navy and Army and also the State.

Wages or the capacity to earn and enjoy them depend upon the actual number of days which may be worked; and although the rate of a trade wage may be high, that in no way ensures anything like regular employment.

12. There is the feeling that as the richest are the least capable and worthy of the people, they should in no way have hold or ownership over the means of life, or the machinery of industry; but that the people, who are the real factors of national strength and resource, should have the best share of the things produced.

13. There are Federations of the Miners, 500,000; Textiles, 350,000; General Federation of Trades, 750,000; Engineering Trades another 250,000, and then there is the new movement to amalgamate the whole of the Unions, both skilled and unskilled.

It means that there is a feeling among the workers that we shall have to force the situation. The attempt of the Government to form a Board of Industry of ten from each side is a failure, and will be a tragedy—having no mandate or power to deal with the position. The Board of Trade cannot, without the sanction of the great Trade Union movement, have any power of dealing with trade disputes. The present Panels of Employers and Workmen, the Conciliation Act, with the Trades Disputes Act and the Common Law, are adequate to deal with all matters of dispute, and there are thousands of Boards and Agreements in existence that are signed annually by thousands of sectional groups of the working class world. In conclusion, there is no safety so long as the employers refuse to recognise the trade unions and the right of collective bargaining.

A WORD WITH THE BISHOPS.

AUSTRALIAN ECCLESIASTICAL AUTHORITIES AND A POOR CURATE.

We have had a visit from the Rev. William Jordan, who tells us a strange story of ill-fortune. Mr. Jordan was ordained priest in 1885, and he did duty in Ireland until 1889, when he was invited to accept a curacy in Sydney. This he did. The Bishop of Goulburn then appointed him Vicar of Gegedzerick, where he remained until 1891. He was then offered the incumbency of Tarago, but, to quote from an official document, "Through some misunderstanding on the part of the Dean, another clergyman was appointed to fill it." The Bishop then offered him the incumbency of Moruya, and he accordingly went to that place, and was just about to be inducted when his predecessor, who had been in an asylum and was thought to be incurable, was released and came back to the parish, so that Mr. Jordan found himself stranded. On the strength of Moruya he had given up his former incumbency, and when he asked the Bishop to give him another he was told that there was no vacancy, and there has never been an available vacancy from that time to this. Mr. Jordan pressed his claim vigorously, and the more vigorous he grew the more stolid the resistance of the Australian Ecclesiastical authorities became. Ultimately, Mr. Jordan came home and consulted the then Archbishop Temple, who advised him to return to Australia and ask for a Court of Enquiry. This advice he took, but on getting back to Australia and asking for the Court of Enquiry he was informed by the Bishop of Goulburn, that "there is no Court in this or any other diocese that could take cognisance of such a case."

The result of it all was that Mr. Jordan, whose record was absolutely clean, against whom there was no suggestion of misconduct, was unable to get an appointment in Australia, and had to return to England. Here he has done his best to obtain redress. He has appealed to the Archbishops, and to all the Bishops, stating his case and asking them to give him some sort of employment. One and all have told him, what is no doubt the truth, that they have no jurisdiction entitling them to interfere with Australian Ecclesiastical matters, and one and all have told him that the claims of men in their own dioceses are a bar to their giving him anything in the way of a living. No doubt home claims ought to have the first consideration, but surely some work might be found for a clergyman in the prime of life, energetic, and of spotless reputation? Mr. Jordan does not ask much, but he does ask that he may not be compelled to remain outside Ecclesiastical work for the rest of his days, and we trust that it will not be long before his very legitimate desire is satisfied.

LETTERS WE HOPE TO RECEIVE.

TO THE EDITOR OF "JOHN BULL."

Dear Friend,—To err is human; to acknowledge one's errors is divine. There is comfort in this thought, for I have many errors to acknowledge. I see now that my interference in the proposed Johnson-Wells fight was a mistake. I admit that my public prayers for the conversion of the intended combatants was both impertinent and un-Christian. I had no right to assume those men to be lost souls. When I, in my self-righteousness, felt it incumbent upon me to pray for them, I should have retired to my closet and prayed for them in secret—not held them up to obloquy in a crowded chapel.

I was wrong, too, in publishing the little pamphlet you commented upon in a recent issue of your paper. I have withdrawn it from circulation, and promise never to offend in that way again. I see now that it might do more harm than good if it chanced to get into the hands of a clean-minded boy.

I have decided also to withdraw my opposition to the Bombardier Wells and Gunner Moir boxing contest. After all, it is nothing whatever to do with me. I shall from this time forward confine my activities to their proper sphere—the pulpit and the charity bazaar.

I have the honour to be, dear Friend,
Yours in all humility,
F. B. Meyer.

"CANADIAN EMIGRANTS, BEWARE!"

A SCHEME FOR "SPOOFING" THE PRESS.

As some of our readers may know, a party of pressmen, editors and others, has gone, on the invitation of the Dominion Government, to Canada. The object of the visit is "to see things as they are, and to report them truly to the British public." A good deal has been said of late in the columns of JOHN BULL to the prejudice of Canada from the emigrants' point of view, and the pressmen who have accepted the invitation of the Dominion Government are to tell us what measure of truth there is in our statements. We do not think these journalists will add much to the store of knowledge which we already possess.

The deputation, if we may so describe the adventurous pressmen concerned, has now "done" the Eastern provinces, where they were lavishly "dined" and "wined," and otherwise fittingly prepared for their arduous duties in the West. The Eastern provinces are where the manufactures are carried on, and the Western are where the emigrants go. In starting for the West a significant thing happened to the mission. One of its principal members, the representative of the *Scotsman*, parted company with the rest of the company. He preferred to make enquiries for himself, uncontrolled by Mr. Obed Smith. He has promised to rejoin the band somewhere in British Columbia, but it remains to be seen whether he will do so. Anyway, he intends to see for himself, and not through official eyes. We hope he will stick to his freedom, look deep into the actual realities of Canadian life, and get to know, for instance, if the conditions of September are representative of those during the other eleven months of the year—learn the winter conditions; learn how it is during the many months when King Frost holds sway; sift the information given to him, and not rely too much on information offered by members of Boards of Trade and Municipal Councils.

"SEEING" SASKATCHEWAN.

The value which should be attached to the reports of the Commission may be gathered from what has happened in Saskatchewan. It is the largest province of Canada. It contains something like 250,000 square miles of territory. It is considerably more than twice the size of the United Kingdom. Yet the mission spent in examining this huge tract of country less than nine hours, and of these nine hours not a small portion was devoted to eating and drinking. The mission was met at the capital of the province by members of the Board of Trade and the Municipal Council. It was early in the day, and they were breakfasted at the expense of these bodies. A local reporter of the meeting naively says: "There was little time for conversation, and none at all for speeches." Now almost every paper in Great Britain is used for the purpose of advertising the advantages of Saskatchewan as a place for the emigrant, and there is no part of the Dominion which ought to have occupied more attention. We are afraid that most of the information gathered by the mission with regard to the provinces must have been got by looking out of a carriage window. To do them justice, the investigators themselves seem to think there is something wanted somewhere, and in a short interview granted to a Regina reporter they are made to say that they are somewhat disappointed at not seeing the farmer at his own fireside. They would have liked to have visited some of the farms and learnt from the farmer's own lips the conditions under which he lives and labours. Well, that is precisely what they went to Canada to hear. And it would have been so easy. The Canadian farmer is the most accessible person in the whole world. It is said the life he leads on his farm makes him feel so lonely that he gladly welcomes a stranger, even if he comes to serve a writ on him for implements not paid for.

The way in which this mission inspected Saskatchewan is eloquent of the worthlessness of the report they will issue in due time. We do not doubt that it will be a glowing report, confirming in all substantial particulars the description given by Mr. Obed Smith, but it will not be a trustworthy guide to the real state of affairs. Trustworthy information is not to be looked for from parties of journalists, guests of the Dominion Government, who see just what shrewd officials wish them to see, and see nothing else.

A CANADIAN VIEW.

Here is an interesting letter received from one of our Canadian correspondents:—

The "mission" is a deep and artfully-laid scheme. The object is to nullify the "bad" effects of your recent articles on "Is Canada Worth Keeping?" These articles caused a great flutter in the dove-cotes of officialism. Those responsible for Canadian immigration will not readily forget or forgive your temerity in publishing them. They have damned you with bell, book and candle, and now seek some method of minimising the "vile" effect your information created. The bald announcement which has just been made, looks quite an ordinary piece of news. It is not so. It heralds Obed Smith's answer to your damnatory indictment. It is the result of deep cogitation on the part of all interested in luring fresh victims to Dominion soil. It is "sly, sir, devilish sly." For many months the immigration officials, like Brer Fox, "lay low," and like the Tar Baby, "said nuffin," at least, nothing pertinent. They presumably relied on the proverbial shortness of the public memory. They waited for the affair to blow over. It did not, though. The logic of the articles was irrefutable. Their absolute veracity could not be gainsaid. They were widely read in the Motherland, and created a deep and, as it turns out, a lasting impression. The articles are much discussed in Canada to-day. The ghost you raised refuses to be laid. It was obvious that something must be done to eliminate the effect which the publication of the articles created.

Yes, "something" must be done, but what? The ubiquitous Obed Smith comes to the rescue. Obed is a man of ideas. Why not arrange a nice little Canadian tour for some British editors? With most consummate skill he selects the favoured ones. The names of the chosen journals cover the ground practically from Land's End to John o' Groat's. When the "impressions" of the chosen tools are published they will virtually cover the whole of the United Kingdom. The "impressions" will appear as pieces of genuine intelligence. From Obed Smith's point of view this is a masterstroke of business arrangement. It will be made to appear that the "impressions" are those of independent investigators. They will emanate as from men who have no "axe to grind"—men who quite disinterestedly go to Canada to see for themselves what really are Canada's labour conditions. Disinterested is the "practical" information to be garnered. Honest endeavour is to be made to get at the truth, the whole truth and nothing but the truth. At last the actual conditions of Canada are to be placed truthfully before the British public. Are not all these editors honourable men? Is their journalistic education not, of itself, a sufficient guarantee of the genuineness of their enquiries? Yes, we are *at last* to have the truth about Canada; the truth pure and undefiled; the genuine impressions of genuine men; men accustomed to sifting evidence; men who know how to discriminate; men trained to observation and who know how to give the result of such observation the true ring. Truly it is a master-stroke. A brilliant idea to "dish" JOHN BULL. A piece of magnificent enterprise.

The scheme is a cunningly devised one. It possesses the wisdom of the serpent, and is made to look as if it also had the harmlessness of the dove. Will it succeed? It all depends. Will the birds of pilgrimage be caught by the Obed Smith chaff, or will they rise to the occasion? That they will convey their impressions in all good faith goes without saying. But will these impressions be reliable? I very much doubt it. The voice will be the voice of Jacob, but the hands will be the hands of Esau. Though the editors will do the firing, Obed Smith is the man that will manufacture the ammunition. In Obed Smith they have a slippery man to deal with. Much more weight could be attached to the pilgrimage had he been entirely unconnected with it. His presence there creates suspicion. If he be so desirous to remove all trace of reproach from Canada, why did he have no JOHN BULL representative on his list? Your journal launched the thunderbolts of criticism against the Canadian conditions. Your journal strongly cavilled at Obed Smith's methods of "encouraging" emigration to that country.

I doubt the genuineness of the whole show. From beginning to end it is a fake. A fake engineered by Obed Smith and his satellites. The sources from which the information will be derived are polluted. Obed Smith knows them to be polluted. He has arranged that they are polluted. Will he deny that every Board of Trade secretary, and every secretary of a public body that is to be visited, has received, in advance, instructions as to what information he is to give? Will the figures of last winter's unemployed be supplied to the pilgrims? Will Obed Smith take them to the crowded asylums, and show them the young farmers mentally deranged because of their lonely vigil on the prairies? Will he present them with the "nasty" things of Canada as well as the "nice"? To quote Miss Thurston's phrase, a phrase since made classic through its adoption by Mr. Asquith, "*Wait and See!*"

WHAT IS YOUR NUMBER?

SEE PAGE iii. OF COVER.

LEGAL LEGIONS IN THE LEGISLATURE.

AN ANALYSIS OF THE PROFESSIONS OF POLITICIANS.

It is interesting to analyse the "professions or occupations" of the members of the present House of Commons. We find that the barristers number exactly a hundred (forty of whom are "silks"), whilst the solicitors' branch of the profession has thirty-seven representatives, two of whom are Scotch "writers to the signet." In addition, there are two fledglings, describing themselves as law students. The next class in numerical order is that of "country gentlemen," of whom there are eighty-seven, in addition to which six members are described as "independent," and six as "landowners." Next come forty-four ex-army officers—it is significant that the naval representatives number but two!—while there are forty-two officers of labour associations—"labour politicians," "miners' secretaries," "trade union officials," etc. The remoteness of any right on the part of the present assembly to style itself a Business House is evident from the fact that there are but thirty-eight "merchants" and thirty-two "manufacturers," making together just the odd 70 of the 670 members. The knights of the pen have no reason to grumble, for they are represented by twenty-nine journalists and six authors—whilst the commercial side of the profession has seven newspaper proprietors, one newspaper manager, two publishers, and one printer. The aristocracy is represented in the House by eighteen heirs to peerages, four baronets, one peer's son and two Irish peers. There are seventeen directors, eleven iron masters, eight physicians and surgeons, two pharmaceutical chemists, eight engineers, and seven farmers. The "liquor trade"—of the political power of which so much has been heard—as a matter of fact, finds but ten representatives, namely, four brewers, one brewer's agent, three distillers, one distiller's manager, and one wine grower!

There are no less than six ex-schoolmasters, and the same number of architects and surveyors.

The diplomatic service can boast of five members, an equal number having to serve for the great ship-owning interests. There are four auctioneers, four drapers, four stockbrokers and four secretaries.

Our great Eastern empire—besides being, as a great statesman once said, figuratively represented by all the members—finds specific spokesmen in one ex-member of the Indian political service, and one of the police service, together with a retired Indian judge.

There are five cotton spinners and two worsted spinners; also two agriculturists—an astonishingly small figure, were it not for the undoubted fact that many of the country gentlemen also represent this important industry.

It is surprising that but two Congregational ministers, two "lecturers," and one "philanthropist" figure in the list!

The following professions and occupations have but one representative each: miller, pilot, general agent, commission agent, butcher, boot merchant, boot manufacturer, bleacher, cooper, contractor, railway contractor, civil servant retired, coal dealer, coal merchant, cattle dealer, tea and coffee dealer, fur currier, ironmonger, calico printer, shipper and merchant, stonemason, ship-broker, wholesale stationer, tanner and leather dresser, tea planter, timber importer, tinmaster, underwriter, University coach, University lecturer, United Irish League official, Warden of All Souls', and yeoman.

STEAMERS AND LIFEBOATS.

AN IMPROVED BOAT-LOWERING GEAR.

We have received the following letter from the well-informed correspondent who sent us the communication published in JOHN BULL of August 26th:—

Since my last letter a casualty has happened to the *Olympic*. As a rule, comparatively few deck-hands are carried, and I imagine that the *Olympic* would not have more than sufficient to launch, say, four or five boats at a time, and after getting out and launching these first four or five boats, who would be left to attend to the remainder?

This shows the necessity for having boat-lowering gear that can not only be quickly worked, but that can be worked by a small number of men, and it shows also the value of Captain Pett's invention, by which it is claimed that all the *Olympic's* boats could have been swung out, with her own seamen, in less than one minute. If this invention is really a considerable improvement upon all other systems of boat-lowering, I consider that the Board of Trade, in the interest of the travelling public, should take up the matter.

HUMAN DOCUMENT.—CLXIV.

AN APPEAL FOR AN OCTOGENARIAN HERO.

In the course of his inquiries into the affairs of the Royal National Lifeboat Institution, dealt with in another part of this issue, our Special Commissioner came across John Stock, and as a result we make this appeal:

John Stock was born at Ramsgate on September 24th, 1829. All his life he has been a boatman, and for over fifty years he was a member of the lifeboat crew. Stock's record as a lifeboatman would fill many pages.

Twice he has been decorated for saving life by the Board of Trade, and he wears a silver medal presented to him by the Spanish Government as far back as 1860.

He has saved over two hundred lives. His poor old wife died four years ago after being married to him for over fifty years.

When our Special Commissioner saw this grand old man a few days ago it was quite obvious that he required better nourishment and more clothes. All he has to live on is his Old Age Pension, and the few coppers he earns during the summer months with his telescope.

The Royal National Lifeboat Institution, having no further need of his services, cast him off like a squeezed lemon, with not a penny piece in the way of a grant for his long and faithful work in the saving of life. But the old man does not grumble, nor has he a harsh word to say of them!

Now we want readers of JOHN BULL to help John Stock. He has a nice furnished room, and a good landlady. All we ask for is a few pounds, and some warm clothes.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:—

CLX.—K. and G., 1s.; "Merry Matloe," 10s.

CLXI.—J. E. A., 2s. 6d.; K. and G., 1s.; "Tithe," 1s. 3d.; "Anonymous," 20s.; "Merry Matloe," 10s.

CLXII.—G. E. L., 2s. 6d.; "Tithe," 1s. 3d.; J. J. J., 1s.

CLXIII.—H. J. R., 4s.; "Sympathiser," 1s.; J. R., 2s.; "In Sympathy," 2s. 6d.; "Reader," 3s.; "Pentagon," 2s. 6d.; W. D., 1s. 6d.; "A Father," 1s.; "Peter," 2s.; "Elstow," 1s.; "A Friend," 1s.; "Joben," 20s.; M. J. C., 1s.; T. G. J., 5s.; "Kestrel," 2s. 6d.; M. E. P., 1s.; E. S., 10s.; H.A.H., 1s

BESIEGED IN BOND STREET.

PLIGHT OF CLUB SERVANTS.

Ten months ago, with a great flourish of trumpets, the Imperial Rifle Club was launched. This Club is situated in Cork Street, off Bond Street. Before the opening, the management thought fit to issue this curious circular:—

> The Cork Street Club, Ltd., Proprietors of the Imperial Rifle Club, in consequence of the many Club failures and scandals connected with them, which have occurred lately, desire to draw the particular attention of all Applicants for Membership to this Club, that they are in no way connected, even remotely, with any such discredited concerns. The Proprietors, being a formally constituted company under the Companies (Consolidation) Act, 1908, with a full Board of Directors and Officers properly appointed, have to comply with the Conditions of the Companies' Acts controlling their formation, thereby securing to the Shareholders and Members of both Company and Club the proper handling of all funds and matters vital to the successful Management and Control, together with the Comfort and Convenience of the Members which they are entitled to expect, with an assured Continuity of the Club.

Verily they did protest too much! Here is a letter which we received a few days ago, and on visiting the premises we found the facts as stated to be correct:—

> The Imperial Rifle Club closed its doors on September 22nd, after a short life, but a merry one. The staff had no food given them for ten days, and had no wages for a fortnight. Some of the staff are married men, and are feeling the pinch badly.

From the prospectus, which we have before us, we note that Viscount Molesworth is one of the Directors, and that a Miss Eva Fenton, who is also a Director, is Club Secretary. The Club was for both ladies and gentlemen, and in addition to other accommodation it possessed a rifle range and twenty-seven bedrooms. Mixed clubs, as a rule, do not flourish. But a "Cock and Hen Club," with a Rifle Range and Bedrooms, and a "Hen" as Director and Secretary, was doomed from the outset. Surely Viscount Molesworth will see that the sixteen Club servants are paid their wages at once!

BRITISH CONSULS AND SAILORS' GRIEVANCES.

STRANGE REFUSAL OF BOARD OF TRADE ENQUIRY.

In October, 1910, David Butcher, a negro, born in Barbadoes, shipped at Vancouver for Durban on the s.s. *British Yeoman*. The skipper was one of the men who are always on bad terms with their crews for some reason or other, and it did not take long before he got at loggerheads with Butcher, who had shipped as cook-steward. One day things came to a crisis, and the skipper called to the officers to help him seize Butcher, thrash him, and put him in irons. Thereupon Butcher drew his knife and said he would put it into the first of them who attempted to lay hands upon him. He is a little man, but he seems to have cowed the skipper and the mates, and they left him alone until the ship arrived at Delagoa Bay, where, as the skipper is stated to have boasted, he could do anything with the Consul.

Arrived at the Portuguese port, the skipper made his complaint, and the Consul sent out two policemen, who arrested Butcher. He was brought to trial before a Marine Court. This Court consisted of the Consul, who presided, and the skippers of two other ships then in port, one a British and the other an American vessel. It is to be noted that some of the crew of both these vessels were at the time in gaol charged with refusal to work, they in their turn charging the captains with ill usage.

Before this Court, Butcher says he had no sort of justice. He asked to be allowed counsel; it was refused. He asked to call witnesses from the crew; this also was refused. Not only that, but the Captain of the *British Yeoman* threatened the crew that if any one of them spoke in favour of Butcher he would make it hot for him when they got to sea. Butcher handed up his discharges, which were, without exception, very good; they were not looked at. His wife, who had served on board with him as stewardess, desired to give evidence: she was not allowed to do so. And, according to Butcher, she was driven out of the Court "like a dog."

The result of it all was that Butcher was sentenced to three months' imprisonment, and to pay the costs of the enquiry, which were fixed at £6. And when he asked the Consul to send him to Newcastle, Australia, so that he might be able to get a ship back to British Columbia, he was refused, the Captain of the *British Yeoman* having expressed a desire that the man should be sent to London—the truth being, Butcher states, that the skipper did not want him to go to Australia, there to meet the rest of the crew, which might have led to a Court of Enquiry.

Arrived in London, Butcher applied for redress to the Board of Trade. He told his story, much as we have told it here, and he submitted, in support of it, the following statement from his shipmates composing part of the crew of the *British Yeoman*, and the original of which is before us:—

Lourenco Marques,
S.V. *British Yeoman*.
April 5th, 1911.

To Whom it May Concern.

This is to certify that we, the undersigned, do herein state that we were refused permission to go ashore at the above-mentioned port as witnesses on behalf of David Butcher, cook and steward on the above-mentioned ship.

Our evidence consists of the following facts:

That during the voyage, the Captain, First Mate, Second Mate and the Captain's brother did abuse their positions and authority by continually overworking, thrashing and general brutality when opportunity offered; also by issuing short rations during the whole voyage.

In the case of the above-mentioned cook and steward, we saw the Captain, Second Mate, First Mate and Captain's Brother trying to get the cook out of the galley forcibly the Captain pointing a revolver into the galley, and the Captain's Brother being in possession of a long piece of stick, with which we distinctly saw him strike the cook over the eye, he running a grave risk of losing his eyesight. The cook has a scar to show for same. He also jabbed the cook in the pit of the stomach, thereby rupturing him, for which he was treated in the General Government Hospital at Lourenco Marques; we also heard the Captain say that they would put the black bastard in irons, take him down the lazarette and beat the life out of him. The Captain's brother, we heard, proposed to lynch the bastard.

The cook, hearing the same, naturally defended himself with his knife from the galley. He hurt nobody, but just warned them, nor did he neglect his duty either before or after the occurrence.

We also heard the Captain say to the Second Mate that he could thrash and abuse to any extent he wanted, as it was no good the crew reporting in Lourenco Marques, as he could buy the Consul and the Port Captain.

It is our intention to get the whole of the crew to report this matter on our arrival in Newcastle, Australia. We sincerely regret having to leave the cook and his wife behind. —We are, yours faithfully,

James Ogden,
C. E. Eyles,
C. H. Brangdon,
John X.

Butcher was able to show that from the time he went to sea in 1873 his certificates had been "Very Good." He had served in the Navy in the wardroom as cook on the *Bellerophon*. There, too, his record was good. What was the answer of the Board of Trade? It is given in a letter dated September 9th, signed by Mr. Heron-Maxwell, and runs:—

> In reply to your letter of September 4th, I am directed by the Board of Trade to state that the balance of wages due to you has been paid to you, and that the Board are unable to take action with regard to the decision of the Naval Court at Lourenco Marques.

After receiving this communication Butcher was orally advised by the Board of Trade officials to sue the Captain or owners of the *British Yeoman* for damages. It was not explained to him how he was to get at one or the other of them.

As to the decision of the Board of Trade that it could take no action with regard to the sentence of the Naval Court at Lourenco Marques, what is to be thought of it? Here is a man with a 37 years' record of unblemished service. He told a story which, if it be true, is one of gross injustice. He supported that story with written declarations from the crew of the ship in which he served when he was charged with misconduct; and yet the Board of Trade can do nothing in the matter! A British Consul is charged with refusing justice to please this skipper, with ignoring the rightful demand of a British sailor, and yet the Board of Trade can do nothing! We are not saying that the charges made against the Consul by Butcher are well founded. As to that we have not the information necessary to form an opinion. What we do say is that Butcher has made out a *prima facie* case, and that he is entitled to enquiry on the part of the Board of Trade, which is the official protector of British seamen. It may be that enquiry would show that Butcher's complaint cannot be substantiated. In that case the Consul would be righted, and there would be an end to the matter. On the other hand, a very different decision might be arrived at. However that may be, we say that it is very strange that the Board of Trade refused to institute an enquiry—which, it may be, none would welcome more than the official himself—into the conduct of a Consul when that Consul's action is gravely challenged.

BIRTHDAY OF THE WEEK.

"JOHN BULL'S" GREETINGS.

October 21st.—Mr. Plowden.

Long life to Plowden! When he leaves the Bench
Th' reporters in his court will feel the wrench;
His lambent humour, touching that or this,
Even the usher of his court will miss:
Less need he'll have to bellow "Silence, please"!
Himself half choked by Plowden's latest "wheeze";
Less need he'll have to glare with stern surprise
While tears of laughter stream from his own eyes;
His dignity of mien—which oft in vain
He struggles like a hero to retain—
Unruffled by the magisterial wit
Upon his awful brow secure will sit.
Still, here's long life to Plowden—of the best!
He's just, *though* he's a tendency to jest.

PITY THE POOR EDITOR.

ANOTHER GEM FROM OUR LETTER BAG.

What about the Caistor Men
Caistor is a Nest of Brave's
that risk their own for other Live's
proof, go see the Caistor Graves
pray. Grant that small launching pay
oh for the Brains of 'Ricardo,' I'd have more to say.

SIGNOR MACARONI AND RAHAT LAKOUM.

THE TRUE STORY OF THE WAR.

By Richard Morton.

Signor Macaroni sat at home, reviewing the domestic situation. This was a few weeks ago, when things did not look too bright with him. His people were restless, dissatisfied, and disturbed; trade was not good, tempers were bad, prices were up, food was dear and scarce, and the masses were murmuring more than was good for him. Signor Macaroni sighed, and thought it was high time things took a turn.

But it is always darkest just before dawn, and, in one of his blackest moments, the Signor had a bright thought. He must divert the mind of the people. He must dazzle their eyes, and obfuscate their understanding. Give them something to play with, and they would turn from their discontent, their growling and grumbling, and be good boys again, and toss up their hats and cheer for him and his. Such a plan must succeed; that was as plain as a pikestaff.

The only question to be settled was: With what should he amuse his people? And from somewhere at the back of his head came another great thought in answer—War.

War? Ah, yes; the people are very fond of war, at a distance. Especially if the war bids fair to be a series of easy victories for themselves. Send the soldiers away to fight for glory, and everybody staying at home in perfect safety will cheer like mad and be as happy as cockchafers, forgetting all their troubles and burning with patriotism instead of discontent.

Then, War let it be. But Signor Macaroni sighed again and began to feel bluer than ever. There was no reason for war. Logic came to his aid, and told him it was quite easy to go to war without a reason if you found an excuse. It need not even be a good excuse. Any old thing would do.

Besides, the Signor argued, precedent is all in my favour. Look at John Roast-beef. See how he has settled down in Egypt; he won't budge, and you can't shift him. He is administering the country. It belongs to Mr. Rahat Lakoum, but Mr. Roast-beef is in possession.

Monsieur Froggyvoo has also got a grip on the estate of Mr. Moor, and thinks he is in for a good time in Morocco, where the leather doesn't come from. Mr. Froggyvoo just made a swoop, and the thing was done.

It was true Herr Sauerkraut did raise a bit of an objection, but that was entirely an affair of self-interest. Herr Sauerkraut wanted to join the swoop and be in on the ground floor, not to help Mr. Moor, but for his own benefit. Things did not come off exactly as he wished, but, all the same, he was going to do very well out of his move. He was going to be compensated for what he had not lost, and would receive something in the stead of that which he never had.

Then, a few years back, Cousin Jonathan had a tussle with Senor Espana, soundly walloping him in the name of humanity without much loss to himself. If, at the end of hostilities, Cousin Jonathan found several sweet things sticking to his fingers, he could assert that he never asked for them, and the fact that he got them is but one more proof that a good action always meets with its reward.

More recently, only the other day in point of time, Von Wiener-Schnitzel had coveted a slice of Rahat Lakoum's back-garden, and, by sheer bluster, had actually obtained it. The threat of hostilities had been quite enough in that case.

So, finally decided Signor Macaroni, I will make war upon this Rahat Lakoum, who seems an easy prey just now. It will please my people—how they will maffick when I mention it!—and I shall certainly manage to secure a few dates from Tripoli. The excuse? Oh, I shall terribly regret the painful necessity of protecting my own interests, and shall say how sorry I am to come to blows because Rahat Lakoum does not keep as many promises as he makes and is not always as truthful as he ought to be—and as I am.

Here the Signor coughed, but he proceeded to act on his resolution, and his people gesticulated and capered and were exceedingly well-pleased when he said, "Let there be War."

And Mr. Roast-beef, and Herr Sauerkraut, and Monsieur Froggyvoo, and Von Wiener-Schnitzel looked on in shocked amazement, wondering how Signor Macaroni dare do such a naughty thing.

But they did not say much about it. For, if you look over their boundary walls, you will observe that most of them reside in glass houses.

MRS. BULL.
EVERY TUESDAY. ∴ ONE PENNY.

NAVAL MANŒUVRES.

By George Jay.

Scene.—Any Naval Base, Portsmouth or Devonport for preference.

Time.—Morning. Commander approaches Captain of H.M.S. *Malophorous*, and reports division's correct, ready for prayers.

"By the way, sir, Lieutenant Handspike would like the launch on Wednesday next, if not otherwise engaged."

Captain produces minute bridge-scoring block from his pocket, and refers to notes scribbled on back.

"Very sorry, Mr. Bosch, I regret the launch is booked for Lieutenant Jones on Wednesday, and the Paymaster has her for the following Saturday. She is free on Sunday, but in the regular course, her crew will be on leave; however——"

Commander smiles to superior. "Oh that will be all right, sir, it can be arranged." Salutes and retires.

Lieutenant Handspike greets Commander: "Have you been able to fix up the launch, sir?"

"Sorry, Mr. Handspike, she is engaged until Sunday, you can have her then. Of course there's the crew, but——"

"Thank you, sir, it's rather a pity: must make Sunday do, I suppose."

To himself, "Hang the crew! I shall have to put the girls off, and Lottie Slinks finishes at the Palace on Saturday. Dem! However, must get another crowd. Just my luck, always booked weeks ahead when I want her."

The Wednesday. Signalman reports to Commander, "Torpedo Destroyer *Styria* signals man injured, sir; doctor wanted at once!"

"Right, get the launch ready; ask Doctor Sawbones to hurry up."

"Aye, aye, sir, but—the launch is away—left to pick up Lieutenant Jones's picnic party an hour ago!"

"Tut, tut! Well, send a rowing boat. Dear, dear! How *very* unfortunate, but it cannot be helped."

The Saturday. Lieutenant Handspike—off duty—gloomily witnesses the departure of the Paymaster's little excursion. Hopes it rains!

The Sunday. Late afternoon of glorious summer's day. Return of launch to the pier, with Lieutenant Handspike, variety artists, etc., etc. (Return also of pleasure steamers very poorly patronised.) The launch hustles up to the pier, "tootling" off the other craft. Chorus of "frocks and frills" bidding "*Au revoir.*" "So sweet of you, Lieutenant Handspike; we're coming again soon. "Good-bye." So *awfully* good of you."

Lieutenant looks very happy and purrs, "So glad we have had a fine day. Charmed, you know, any time!"

Loyal income-tax payer, leaning over the pier rail, sighs and soliloquises, "Goodness knows I'm willing enough to help support a big Navy, but"—gazing after the departing pleasure party—"it's a bit rough having to pay for that."

POINTED PARAGRAPHS.

WHAT HE NEEDS MOST.

[*Mr. J. Ramsay Macdonald, writing in reference to the Insurance Bill, says, "All my influence will be thrown on that side. I want one or two amendments, and I think the Party will get them."*]

The haughty Labour leader lets us know
What in his condescending view will do;
He "needs amendments"! When he starts t'amend
Himself, he will need more than one or two.

A CONTRADICTORY ANGELL.

[*Mr. Norman Angell, the author of "The Great Illusion," a book which sought to show that war is impossible, claims that the present conflict is confirmation of his theory.*]

The war-clouds darken. Vain it seems to call
For angels' aid that crime may not be done.
Bellona grins; of those who heed at all,
The only Angell is a Norman one.

Ricardo.

CHARACTER DELINEATIONS.

By Our Tame Phrenologist.

X.—JIM CROW.

Good morning, sir . . . you wish for a phrenological delineation of your character? . . . Very good . . . . Please take a seat whilst I open the window to let out the unpleasant odour of stale whisky which strangely fills the room. . . . I make no insinuations at all, sir. . . . I merely remark that the atmosphere of this apartment was fresh and fragrant the moment before you arrived, and that since you entered it has smelt like the sampling-room of a distillery.

A very remarkable head, yours, sir. . . . Never had a stranger one under my observation. . . . None of your bumps is in its normal situation. Even *Amativeness*, which is large, seems to have slipped. . . . *Destructiveness* is not a bump, but a bulge, and its unusual development is the reason why your ears project in the way they do. . . . Here it is—immediately behind the auricular cavity.

Combativeness continues the astonishing series of huge cranial excrescences which make your head a thing of wonder. Your remaining AFFECTIVE FACULTIES, which come under the general heading of Propensities, have managed, with one exception, very cleverly to conceal themselves, for I find no trace of *Philoprogenitiveness*, *Concentrativeness*, *Adhesiveness*, *Acquisitiveness*, or *Constructiveness*. The exception referred to is *Secretiveness*, the shape of which suggests that it is chiefly exercised in concealing the nature, quantity, and method of obtaining your liquid refreshments.

Now let me turn my attention to the mysterious subject of your sentiments.

Self-esteem is present, but eccentric in general contour. . . .

Love of Approbation defies all my search. It is missing. *Cautiousness* is a mere pimple, and *Benevolence*, *Veneration*, *Firmness* and *Conscientiousness* remain hopelessly undeveloped. You have a small measure of *Hope*, but it seems to lean towards those regions of your skull which are the site of the appetites. . . . *Wonder* appears to have had a severe blow in your early youth; *Ideality* has given you a miss in baulk; *Wit* is large, but distorted; and *Imitation* moderate.

Pardon me, sir, but if you will kindly refrain from sleeping during my diagnosis, I shall be obliged. . . . My own bump of *Conscientiousness* is highly developed, and I should not care to accept my fee unless you had heard the whole of my discourse. I want you to have your money's worth.

Now I will touch upon your INTELLECTUAL FACULTIES, beginning with the Perceptive.

Individuality is marked. . . . No, sir; that does not mean that your own personality is of an uncommon type—though, from what I have seen of you, I sincerely hope it is—but that you possess the faculty for detecting the individual characteristics of things and people. For example, you are able to distinguish rum from gin, and whisky from port wine—at any rate, early in the day; and you can see at a glance whether any person you meet will be good for a dollar or half-a-crown.

Form, *Size*, and *Weight* show up poorly; but *Locality* is particularly good. I'll guarantee, sir, that you know to an inch the locality of every hostelry within a radius of ten miles of your place of residence, wherever that may be. But unfortunately the bumps of *Number*, *Order*, *Eventuality*, *Time*, and *Tune* have been entirely obliterated.

Language is . . . well, sir, if you will excuse me, I would rather not trust myself to go into details on that subject. . . . Five shillings, sir. . . . Thank you. . . . Hi! . . . one moment. You left this bottle behind, sir. . . . Thank *you*, sir. . . . Good day.

SPURIOUS SYMPOSIUMS.

DO YOU BELIEVE IN HOME RULE?

Supposititious Replies of Prominent People.

By Retlaw.

In answer to an inquiry which we have addressed to a number of eminent men and women as to whether they believe in Home Rule for Ireland, and if so, why?—if not, why not? we have received, amongst others, the following replies, which we have great pleasure in publishing for the edification, enlightenment, and entertainment of our readers.

Mr. H. H. Asquith writes:—

Do I believe in Home Rule for Ireland?

Officially, yes; because it is the price I have to pay for my Premiership.

Personally—well, there are many difficulties in the way.

You will of course readily understand that this communication is not for publication.

From Mr. Arthur Balfour we have received the following:—

In answer to your inquiry as to whether I believe in Home Rule for Ireland, the exigencies of the present political situation compel me to preserve an open mind on the question. If Asquith fails to pass a measure of Home Rule during the lifetime of the present Parliament, the possibilities are that when I once more assume the Premiership I shall find it necessary to bargain for the support of the Irish party. You will therefore plainly see that it would be very indiscreet on my part to return a categorical answer to your question—until I know for certain which way the cat will jump.

Mr. Laurence Ginnell's reply is somewhat pathetic:—

Do I believe in Home Rule, is it?—Bedad, and I do entirely.

For why?—Because I stand a better chance of catching the Speaker's eye in an Irish Parliament than in an English one.

Mr. W. T. Stead writes:—

I am very pleased to hear you have adopted the Symposium idea. It is a cheap and easy method of obtaining any amount of readable "copy." I make frequent use of it myself.

In reply to your inquiry as to whether I believe in Home Rule for Ireland, I freely confess that I do. Why?—Because in the course of a recent conversation with Julia, my correspondent on the Astral Plane, she pointed out that there would be no peace in Parliament, and no sound progress in England, until the Irish members were removed from Westminster.

Mr. G. R. Sims makes an interesting confession:—

I am opposed to Home Rule for Ireland because it will rob me of one of my most useful subjects for pars. and verses in "Mustard and Cress." Other aspects of the controversy are of no moment to me.

Mr. T. P. O'Connor has been good enough to reply at considerable length (twelve quarto pages, to be exact, which, we note, he has been careful to copyright in the U.S.A.) from which we extract the only paragraph which appears to bear even a remote relation to our question:—

The thought of Home Rule for Ireland always awakens in me a variety of emotions. The primeval passions of the Hibernian race take fire within my breast and burn until they are extinguished by some other sublime thought. So it was at the time of the French Revolution. I was not there, but I have read a lot about it, and am particularly struck by the striking dissimilarity between Danton and John Redmond. And that is why I think something should be done to educate our Foreign Secretaries up to a proper sense of their enormous, gigantic, immense, and transcendent responsibilities.

Mr. G. K. Chesterton perpetrates the following paradoxical reply:—

I believe in Home Rule for Ireland, because Ireland has never proved itself capable of ruling itself. It has never proved itself capable of ruling itself because it has never had the chance. It has never been given the chance because it has never proved itself capable of ruling itself, and I don't suppose it ever will. I have to reply in this idiotic way, else my journalistic reputation might suffer

Experiments on Human Beings

Body-building power of Bovril "even more marked."

A Report made at the Annual Meeting of the British Medical Association in Birmingham (July, 1911) revealed some remarkable results of physiological experiments showing the body-building power of Bovril.

These experiments were carried out on human beings by Independent Scientific Authorities. They confirmed the striking results of the Feeding Experiments conducted last year on animals, which proved that the body-building power of Bovril was from

10 to 20 times the amount taken

But these exhaustive experiments, the full details of which were given in the Medical Journals, have further conclusively demonstrated that

"in the human experiments the increase was even more marked"

The conclusions which particularly interest the public and which are now incontrovertibly established by these latest tests are as follow:—

1. **The Remarkable Food Value of Bovril itself.**
2. **The peculiar power of Bovril in enabling the system to extract greater nutriment from ordinary foods.**
3. **That these two properties together give Bovril a body-building power of from 10 to 20 times the amount taken. (See diagram.)**

That is to say, Bovril is not only a great body-builder in itself, but it also enables other foods to feed the body more; so that the amount of good that Bovril does is out of all proportion to the amount of Bovril taken. This important fact explains the value of Bovril in bringing up the defensive forces of the body to their highest power, and in protecting the system against the dangers of winter.

In the above diagram the long block represents the body-building power derived from the amount of Bovril represented by the small block.

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THE HORRORS OF BRIGHTON.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

Once upon a time, long before you and I were seriously thought of, Brighton was almost a gay, cheerful place. Prince Regents and other naughty people used to hold high revelry by night. There were terrible tales of subterranean passages and dissolute banquets and all the wild excitement which belonged to the days when vulgarity overshadowed wit. Nearer to our own time there came quite an ostentatious season, when the sea-front was thronged with clattering carriages, when top hats and crinolines darkened the lawns, when one of the first big hotels in this country was nicknamed Jerusalem the Golden on account of the number of rich Israelites who paraded there

A Degenerate Desert.

What a change has come over the spirit of these nightmares! Brighton, then, with all her faults, with all her rude carouses, with all her silken profligacy, was at least Brighton. She possessed a stamp of her own; if you had dropped from the clouds you would have known at once that she was not Margate or Ostend or Tripoli or any other seaside resort. Now she is just London-super-Mare. Communications are fairly certain and punctual, and the "Southern Belle" may usually be trusted to take you thither within the hour. The few people who have not yet abandoned motor cars for flying machines still hurry down for the day or the week-end. But Brighton is tinged with the characteristics of Richmond or Kingston or any other plutocratic suburb. We go thither for lunch or fresh air, and hurry back in time for dinner or diversion. The result is that house-rents have tumbled down like snow-men in sunshine.

Snobocracy and Plutocracy.

A vulgar and sordid atmosphere remains, but it is the atmosphere of the snob and the sycophant, of the gilded Hebrew and the gouty peer. Local society is ever on the knee to welcome anyone with a worn-out handle to his name or a few thousands to expend upon what now passes for hospitality. Any counter-jumper who has jumped into money is regarded with affection, almost with veneration; he confers a favour by attending dances and dinners; he is flattered by match-making mothers. I have no idea why he should be persuaded to stay there when his shekels might buy him so much finer and brighter entertainment elsewhere. Take his average day. He rises very late, goes to the chemist for a pick-me-up, lounges into the saloons of the hotels to exchange gossip with people of his own kidney, perhaps spends the afternoon playing golf. The Metropole and the Royal York are the clubs of the clubless. Everyone in Brighton drifts there sooner or later and drinks cocktails, writes letters, meets his cronies, enquires who has run down for the day. Though I am neither idle nor rich, I confess I find these clubs very useful and even pleasant.

Sad Seaside.

For simple-minded persons like myself, who do not play golf and who depend upon the surprises of life for their happiness, Brighton is distinctly disappointing. We learn to loaf and drift and do nothing; we crawl over piers and play a kind of glorified skittles, or utilise penny-in-the-slot machines for the purpose of mild gambling, or, if we have not been very well brought up, frequent one or other of the countless bars, to exchange stupid jests with antiquated Hebes in the intervals of running about to look at tapes and count up our losses on the turf. If, on the other hand, we are nice, pettifogging people, we reduce our frolics to solemn drives and listen to the military bands. By the way, will some kind person tell me why semi-soldiers of the King are permitted to perform in public for the edification of nurse-maids and hospital nurses and holiday-making Harrys? Surely it is not more dignified to hire themselves out in places which anyone may enter for twopence than to station themselves on the sands and send round the hat. But here I digress, as usual.

Beastly Bathing.

The prime idea of the seaside is sea-bathing, but I defy anyone to show me worse facilities anywhere else in the wide world. To begin with, except at very low water, the sea is only approached by a painful wilderness of pebbles. It is true that you are permitted to take headlong plunges from the piers, but that is not for modest or sensitive persons. The arrangements are hideously inadequate. There are two contiguous platforms, for men and women respectively, with little cabins for change of raiment. On the men's side, I am told, anyone who is rash enough to leave coins in his pockets will probably return from the sea a poorer man. Imagine the pleasure of swimming about with a half-crown and a half-sovereign and a penny in your mouth! On the ladies' side the cabins are so small that everyone has to robe and disrobe in a public room, with feelings embittered by dirt and ribaldry. Once out of their cabins, both men and women are exposed to impertinent stares from rows of gaping sightseers. Such is the lack of entertainment that visitors are driven to spend their mornings in gaping at their half-dressed fellow-creatures. Twopenny tickets are issued, and long rows of seats are thronged by Peeping Toms and prurient Tomassinas. I noticed one curious coincidence—to wit, that the seats immediately above the ladies' platform were filled by men, while gaily-bedecked harridans craned their necks to catch glimpses of the men's quarters. Far be it from me to suggest that there is anything rude about the nude, but I think there is an atmosphere of indelicate curiosity about an enclosure where bathing is watched.

Sickness in Excelsis.

The population of Brighton consists almost exclusively of landladies, doctors, sick persons and young children. The favourite conveyance is a bath-chair flanked by a nurse and a poor relation. Disease and deformity are flaunted before your eyes at every turn; pale, emaciated young men or maidens are trundled along the front, lying flat on their backs in invalid chairs. Cripples are as numerous as at Lourdes or any other healing spring. If I wanted to be cheered and braced after a long illness, I should certainly avoid this charnel-house vista and seek some place where I might meet jovial friends. I do not insist that no jovial people are to be found in Brighton, but they are mostly of the rich undesirable class.

A City of Dreadful Noise.

The landlady element is also very much to the fore. People who would never dream of living in lodgings in London, do so as a matter of course by the sea. So it has come to pass that an unscrupulous industry has arisen, thriven exceedingly, and only degenerated through the improvement of communications. This degeneration has increased discomforts while failing to mitigate prices. But the chief discomfort is to be found in the incessant noise which, with dirt, dust and wind, makes up the full discouragement of Brighton. Try to read or write or make love in Brighton lodgings and you will soon understand the full meaning of nerves. Never have I encountered such an infinity of disturbances of the peace. Hurdy-gurdies, bagpipes, pierrots, German bands, itinerant fishmongers, vendors of every sort of useless articles make the day hideous from early morning till long past dewy eve. If you once began paying the dogs to go away, the money-bags of all the Sassoons would scarcely see you through. Moreover, the word would soon go round that you were an easy victim, and the tormentors would hasten from all parts of the town like wasps upon an honeypot. Surely, if the local authorities desire to make Brighton a delectable resort, they ought to put their heads together and suppress this intolerable nuisance.

Blatant Beggars.

At the same time they would do well to bring pressure to bear upon the Chief Constable to discourage the armies of beggars and touts now infesting the thoroughfares. You cannot hail a taxi or converse with a lady or gaze at the moon, without suffering persecution from some foul hag who desires to sell faded flowers for the benefit of a supposititious family, or from some verminous old cadger who uses bootlaces and matches as an excuse for mendicancy, or from tumultuous news-boys yelling details of imaginary disasters. All pastry-cooks are picketed by ragged urchins murmuring terrible tales of starvation, while the tobacconists are surrounded by respectably dressed boys who clamour for cigarette-pictures for their collections. To walk about one hundred yards almost anywhere in Brighton is a very painful experience for those of us who hate to refuse anybody anything.

Cursed Climate.

When, in addition to all these horrors, we remember the notorious fact that the climate of Brighton is a mere alternation of East winds and sea-fogs, there can be no surprise over the fact that her glories have departed. My only wonder is that they have endured so long.

[We emphatically dissociate ourselves from Mr. Crow's opinion of the Queen of Watering Places, and should not publish his article—except for the fact that nobody takes him seriously.—Editor.] Pish!—J. C.

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OPEN LETTERS, POSTCARDS AND TELEGRAM.

To the Lord Bishop of London.

My Lord,—You are a very remarkable man, and in your time have done many remarkable things, but surely you have surpassed yourself by your recent "charge" to the clergy of the diocese of London on the subject of the declining birth-rate—a state of things which, if continued, must, as you correctly say, "eat away the heart, and drain away the life-blood of our country." You proceed: "It is all part of the miserable love of comfort which is the curse of the present day."—and you add, "we must learn to live the simpler, harder life our forefathers lived when they made Britain what it is to-day."

Now, my Lord Bishop, what are *you* doing towards remedying this evil? First of all, you are a bachelor, and I shall be interested to know by what Divine precept you justify this selfish existence. And, secondly, do *you* lead the simpler, harder life our forefathers lived? What about your palaces, your horses, your carriages, your motor-car and your £10,000 per annum?

Do stop this humbug. Read my recent articles on "The White Slaves of Morality." It ill becomes a bachelor Bishop to preach to the poor on the evils of the declining birth-rate and the luxury of living.

John Bull.

Alfred Bird, Esq., M.P., Wolverhampton.

Dear Bird,—Accept my deep regrets for your remarkable difficulties in disposing of your Parliamentary salary. The Wolverhampton Town Council having declined to accept it in relief of the rates (sniffing a political flavour to the gift), I perceive that you now offer it to his worship the Mayor, his chaplain, and the rector of Wolverhampton for distribution among the charities of the town. This is undoubtedly a more excellent scheme than the other, and if it is not appreciated in the spirit in which it is meant, I hereby advise you in all affection and goodwill, not to let your left hand know what your right hand doeth, and remit the money promptly every quarter for the relief of some of those human derelicts whose sad lots are pictured from week to week in my "Human Document" column. And, of course, I won't mention your name!

John Bull.

To the Right Hon. Winston Churchill, Home Office.

Dear Home Sec.,—Sorry to worry you, but now that we are all getting back to business, will you let me have your reply in reference to (1) the terrible revelations placed before you in regard to the *Mount Edgcumbe* training ship, and (2) the indecent publication by the Rev. F. B. Meyer of the pamphlet addressed to "A boy, 12 to 14"? You will remember that in the first case I pressed you for an independent Enquiry into the scandalous state of things alleged to prevail on the *Mount Edgcumbe* ship, and, subject to Mr. Masterman having nothing to do with such Enquiry, offered to render you all the help in my power; and (2) I asked you to take the same action in regard to Mr. Meyer's filthy production as you did in connection with the recent abortive prize fight, and put the Public Prosecutor in motion. Awaiting your reply,

John Bull.

To A. C. Plowden, Esq., Police Magistrate, Marylebone.

Dear Cadi,—I was very glad to hear what you said about the practice of prosecutors appealing for leniency on behalf of the prisoners they charge. As you say, if they wish leniency they should show it themselves before they take proceedings, and not fetter the hands of the magistrate by pleading for a consideration they themselves have not shown. This sort of thing is in most instances mere humbug, veneered as kindess of heart. "What a good man he must be!" people are apt to say; "he had to do it, poor fellow, but you can see he didn't want to." I agree that a magistrate should pay no attention to such pleas; on the other hand, he should not let them tell against any tendency to merciful consideration which may be in his mind. In your case, my dear Cadi, I can rely that you will not do so, for I rarely have to complain of your decisions—the explanation being, no doubt, that the magistrate who is a humorist doesn't know he has a liver.

John Bull.

To the Rev. Robert Guinness, Vicar of Market Harborough.

Reverend Robert,—I am informed that for the third time you have duped your parishioners into believing that you have at last decided to deliver the care of their souls into better hands.

Even the local newspapers have written articles on your impending resignation, pointing out the great number of years during which you have held (up!) the living and dilating on the gracious acts and good works you have done—or left undone—during your stay in Market Harborough; while society in the town has been provided with gossip for many months past.

The parting advice which you have now addressed in a letter to the clergy under your charge is really the best I have read and quite worth one of my biscuits—one sentence, which runs as follows, being particularly choice:—

"It is time, and more than time, that you should have a new vicar, and I hope you will have one who will present as great a contrast as possible, and in every way, to myself—that is to say, that he will be earnest, active and devoted—that he will be an organiser, visitor and preacher—and, above all, a man of God in heart, and not, as I have been, in name and profession only."

Like the long-enduring parishioners, I was quite convinced that the district was about to be relieved of a cumbersome object, believing that you really intended to retire from business and become *stout* on your old age pension. I was surprised, therefore, a few days ago to hear, through a reliable source, though at present I can scarcely believe it, that you are contemplating the reconsideration of your decision, owing to having failed to agree as to price—you demanding a pension of £100 per annum out of the living, instead of the suggested £50. Evidently you do not intend to quit the old business without being well compensated for the goodwill, the value of which I should have thought you had succeeded in reducing to nil.

For the sake of the parishioners I hope you will be satisfied.

John Bull.

To Sir Edward Carson, K.C., M.P., On Tour, Ireland.

My Dear Teddy,—I perceive you are prowling to and fro in Ireland seeking whom you may devour. You have apparently cast yourself for the *role* of Mephistopheles in the politics of to-day, and (to whisper in your ear) you already smell of sulphur and have broken-out in sparks. The last news I have of you is your saying that Lord Pirrie has sold the glorious Orange Boys for a coronet, while Mr. T. W. Russell has sold them for a small salary. I would not like to mention it in public, Teddy, but I advise you to keep an eye on yourself, lest you sell them for a big judgeship. Queer things happen in politics, my bhoy, and I've known queerer things happen than that, especially among lawyers. But you are one of the very best, and knowing, as I do, the physical disadvantages under which you are labouring, and how you are disregarding your doctor's advice, I raise my hat, and my glass to you, as one of the best sons of Old Ireland!

John Bull.

To the Vicar, St. Ishmael's, Carmarthen.

Rev. Sir,—I am informed that after the remains of a young Carmarthen surveyor, killed at Ferryside level-crossing, had been laid to rest with military honours in the churchyard of St. Ishmael's, the sexton, or somebody acting on your instructions, carried off the glass wreath which his comrades had placed upon his grave—even before they had left the cemetery. I am further informed that the reason which has been given for your objection to glass wreaths in the churchyard is that you graze your sheep there. Have the kindness to let me know whether this is correct, will you? I will not assume that it is, meanwhile, but I think it is right I should say that, if it is, I do not propose to give you an order for mutton. It is written that "all flesh is grass," and if the people of Carmarthen are pleased to eat their dead ancestors in the form of churchyard mutton, that is their business.

John Bull.

Lloyd George, Treasury.

Note that at Whitefield's meeting *re* Insurance Bill you declared, amid loud cheers, "I will fight it through or I will fall." Seem to remember similar phrase in regard to Education and Licensing Bills.

Bull.

THE LATEST WONDER!

LLOYD-GEORGE'S PATENT
PLACE 4 PENNIES IN THE SLOT AND YOU DRAW OUT 9D.
BENEFITS
THE AUTOMATIC INSURANCE MACHINE (REGISTERED)
Frank Holland '11.

"BY GEORGE!"

JOHN BULL IN THE CITY.

By Verax.

Revival on the Stock Exchange.

I said last week that the Stock Exchange was now pretty well inured to the exaggerated twaddle of the sensational Press, with its "Grave Situation" headlines. We now have a distinct revival in the Stock Markets, and, barring fresh accidents, there is every prospect of the investing public entering into the movement. Already we have important advances which were foreshadowed in John Bull. *Rhodesians* and *Oil* shares are more particularly prominent, *Mexican Rails* have advanced on the directors' report, which shows the great advantage of the use of oil fuel, and *Entre Rios Railway stocks*, on the full dividend of 4 per cent. on the Second Prefs., and 1½ per cent. on the Ordinary, are up at 73½ and 57 respectively for these stocks. To these I drew attention on September 23rd under the heading "A Low Priced Argentine Railway Stock," when the prices were 71 and 48. There is a rise in *Diamond shares*, in *American Rails* and *Canadian Pacifics*, in *Nigerian Tin Mines*, a better tone in *Home Rails*, and an improvement in *Gilt-edged stocks*, the latter, perhaps, partly on the more encouraging monetary outlook. On the other hand, *Chinese stocks* are naturally lower on the revolution in China, and amongst defaulting Spanish Republics *Nicaragua* and *Ecuador* are just now under the limelight.

Kaffirs Quiet—Rhodesians Active and Advancing.

The Kaffir Circus has at times shown a firmer tone, but has not altogether responded to the excellent Transvaal gold output for September, which represents another record, because the intrusion of water in the *Wit Deep Mine*, created an unfavourable impression, especially as the *East Rand Prop.* incident is not yet fully explained, but this is really no reason why the other sound Kaffir shares should be under a cloud. It is evident, however, that Rhodesians will lead the market, and quite an active business has been transacted at advancing prices, notwithstanding a fall in *Tanganyika* to about 3 on various rumours, but we are used nowadays to the vagaries of the market in these shares, which are highly speculative and had best be left alone. On the other hand Chartered have advanced to 30s. 6d.—30s. 9d. on the news of the new subsidiary. *Rhodesia Exploration* are firming up at 2¼, this company being on the eve of issuing the *Arkturus Mine* as a new company. *Lonely Reefs* have advanced to 3⅝, and it is understood that Messrs. Lewis and Marks are about to float the rich *Subi Gold Mine*. One of the firmest shares has been *Cam and Motor*, which have advanced to 24s. *Eldorado* are firmer at 3⅛, and this is indeed one of the richest producers and dividend payers, the distribution for last year having been 30 per cent., and the September output having shown a profit of £10,000, so that this mine will probably pay more than 30 per cent. in the current year. It is well known that the lower levels are getting richer. One of the cheapest mines in *Rhodesians*, considering the enormous quantities of land, claims, and valuable shares, is the *Amalgamated Properties*, which are now as cheap as 5s. 6d. per 5s. share, and were only last year as high as 11s. 6d. *Thistle Etna* are strong buyers at 20s., and the returns are also improving, this being a producing mine. A cheap speculative share is *Rhodesia and Ashanti*, in whose *Rhodesian* property the reef at the 150 ft. level is of an average value of 1oz. 4dwts. per ton, while the price is merely 4s. 6d. for the 10s. shares. The issued capital is only £55,000, although it owns as much as 100 claims. Diamond shares are booming, *De Beers* having advanced to 18¾, while other mines are also improving. The fair sex apparently are still wanting more of the glittering stones, and it is understood that there is now a strong demand for the Far East.

The Oceana Development Company and its Prospects.

The *Oceana Development Company* has passed through arduous times, but there seems to be at last a fair prospect of its achieving success. It made losses through its large land holdings bought years ago at a time when prices in the Transvaal were high, but, owing to the conservative policy followed by the board, they have retained all their assets, and the time seems now approaching for their attaining increased value. In fact, at last week's meeting of shareholders the chairman was able to state that the cash assets of the Company were close on £30,000, and that the total valuation of the assets was 10s. per share, while the price of the shares was then only 6s. The shareholders authorised the reduction of the capital from £150,000 to £75,000, by cutting down the £1 shares to 10s. shares, so that in future dividends can again be paid when the profits are made. Some of the farms of the Company are in a most promising position. In the Zoutpansberg district the Company has eight farms, and the new railway to that part of the Transvaal will be completed in March next, so that these farms, which are highly mineralised, are bound to benefit more especially. Then, again, the Company owns three farms in the Bloemhof district, Pienaarsfontein, Grospan, and Diamontfontein, which are situate comparatively close to the farms where the recent rush of diggers has taken place on discoveries of diamonds, and the Company has already been approached with proposals for permission to prospect these three farms, which has resulted in the formation of a syndicate with a capital of £20,000, a third of which will go to the Oceana Development Company. It will be seen, therefore, that besides having assets largely in excess of the present price of the shares, many farms belonging to the Company are likely to increase greatly in value, and it is not surprising under the circumstances that *Oceana Developments* are in demand up to 6s. 9d. I should think they are worth a great deal more.

Nigerian Tin Mines Advancing.

I have for some time been drawing attention to the very low price of some of the *Nigerian Tin Mines*, foreshadowing a sharp rise as soon as the position was realised. Now some satisfactory results from the *Bisichi Mine* have caused the shares of that company to take a jump to 1, while *Champion (Nigeria) Tin shares* have risen ¼ to 1⅛. That is one of the most important *Nigerian Companies*, as with a capital of only £50,000 it had already paid 100 per cent. dividend up to September 31 last year. It has floated the *Naraguta*, the *Lucky Chance*, the *Juga*, and the *Tin Fields of Northern Nigeria*, and owns a very large interest in each of these undertakings, besides having secured an interest in the *Northern Nigeria (Bauchi) Tin Mines*, and in the *Anglo-Continental Mines*. The latest information is that from the *Berrida property*, in which the *Champion* and its subsidiary, the *Lucky Chance*, are jointly interested, very favourable news has come to hand. The property is near Zaria, and in close proximity to the Baro-Mano Railway. Bauchi have now advanced to 7s. 6d., while *Jos*, a subsidiary of the *Anglo-Continental*, have risen to 2s. 6d. The *Nigerian Tin Corporation* is up at 1. In fact, there is a general shaking up in this market, which, in view of the high price of tin, is likely to improve further. By the way, it may be mentioned that the *Ida "H" Company* has, in addition to its valuable West Australian mine, also acquired an interest in properties in Nigeria, so that it has two strings to its bow, both of which at present look exceedingly promising.

A Promising Mexican Gold Mine.

Last week I briefly mentioned that the ore of the *Del Monte Mines (Mexico) Limited* had been analysed by a well-known London firm, with highly satisfactory results. I am now able to give a few further particulars. The Company owns the *Caroline Mine*, the *Belen Mine*, *Excelsior*, *Seguridad and Tescalama Mines*, covering an area of about 145 acres, in the famous mining State of Sonora. The principal work is being carried out on the *Caroline* and *Belen Mines*, in the former of which already ore worth £170,000, valued at least at £9 10s. per ton, has been opened up. Some of the assays in this mine run as high as £110 per ton. The *Belen Mine* has been sampled throughout, 22 samples giving an average value of £34 10s. per ton, and here ore is piled up valued at £12,000, while the former owner used to make large shipments of ore, averaging £200 per ton. It looks, therefore, as if both these mines would rank among the rich mines in Mexico, while on the remaining three mines sufficient work has been done to prove the existence of the same rich reef. The capital of the Company is £175,000 in £1 shares, which are quoted at 20s. 6d. It should not be long before the Company is making large shipments of ore, and eventually pay big dividends, thus following the example of *Mexico Mines of El Oro*, the shares of which are now coming into demand again at 6⅜ ex the dividend just paid, the distributions being at the rate of 70 per cent. per annum. Paris is a large buyer of these shares, and I understand that French operators are now after the *Del Monte*. When they realise the remarkable richness of this mine on the Paris Bourse there will probably be an early big rise.

A Remarkable Money-making Little Company.

Some time ago I had sent to me a prospectus of a little private Company handling a patent article that appeals strongly to the fair sex. The promoter foreshadowed the most alluring results, so much so that I could not help considering his promises as exceedingly rash, and I decided to keep a watchful eye upon the concern—the Knotless Veildolda, Ltd. I have now ascertained from documentary evidence that the dividends of 18 per cent. per annum promised

are actually being paid monthly. The Company's books contain the original orders from all the great stores and drapery firms in Great Britain, followed by ever-increasing repeat orders. Clever management and advertising has, of course, pushed on the business, but, above all, the article has merits—so the ladies tell me—of great dress utility, and thus extensions to foreign countries are inevitable. The Company will also handle further patented novelties appealing to women. The rapid increase of the business, however, necessitates the introduction of additional capital, and I hear that a further issue of shares is to be made. The shares are 10s. each, fully paid, and as a dividend of 18 per cent. is but rarely to be obtained, those of my readers who have a few hundreds to spare will do well to inquire at once into the little undertaking with a view to obtaining some of the new shares from the Secretary of *The Knotless Veilholda, Ltd.*, 8 and 9, Philip Lane, London, E.C., if they can get them at "par." I understand that they will have access to all the necessary books and documents, so that they can form their own judgment. The profits of the big drapery stores are, of course, also large, but their shares are not obtainable at "par," and this is an unique opportunity!

STANDARD'S DENIAL CAUSES FLUCTUATIONS IN OIL SHARES—UNDERCURRENT GOOD.

The *Standard Oil Trust's* denial of any agreement with the *Shell* group for ending the protracted oil war must be taken for what it is worth. The *Standard* is not in the habit of letting its left hand know what its right hand does, and if it is coming to a settlement it is hardly likely to blazon this forth. The best sign is the rise in the price of oil, and if the groups see what benefit they can derive from the maintenance of the improvement, surely for their own sakes they will at least make some efforts to establish the same permanently. At any rate, there has been some excellent buying of *Shell Transports*, and although the top price of 86s. 6d. has not been maintained, profit-taking having caused some reaction to 84s. 6d., it is evident that the buyers know what they are about. *Spies* have been a firm spot in sympathy at 33s. 6d., but holders of the shares would like to know why the weekly production is decreasing so continuously, and whether the water is still in the wells. The *Lobitos* position is distinctly unsatisfactory from one point of view of the shareholders. For a long time these shares have been steadily rising, and while rumours were plentiful, there was no official information on the position. After, however, the shares had gone up from 10s. to about 23s. came the announcement of important oil strikes in the deep wells. It is obvious that some people have had advance information, and have been mopping up the shares, while the shareholders themselves have been kept in the dark. The rise in *Lobitos* has directed attention to other oil properties in the same district, chiefly *Lagunitos*, at ⅜, but I strongly advise intending investors to examine each concern on its own merits, and not be unduly influenced simply by developments on contiguous properties. The same is the case with, for instance, *Pacific Oilfields*, which have been run up to 9s. This is a Californian proposition which has been in existence over four years, but has so far done no good for its shareholders. Caution here is also advisable. The Mexican group offers greater possibilities, and *Mexican Eagle* are a good spot at 29s. 9d., being helped by the encouraging statements made in the Mexican Railway directors' report with regard to the good results obtained from the use of fuel oil. The cheaper Russian shares have occasionally been given a run, especially *Bakus* at 5s., and *Russian Petroleum* at 4s. 3d., but short turns are advisable here. The *Maikop* group has been an exception to the rule, and last week's improvement has partly been lost again. This is all the more curious in view of the encouraging statements made at recent meetings by those who should best be able to judge, while the *Black Sea Oilfields* and the *Maikop Victory* have, in accordance with the wishes of the market, reverted to the system of weekly instead of monthly returns, and are keeping up a good rate of production.

AFFAIRS OF THE "INTERMEDIARY."

I shall be glad to receive the names of other sufferers by this concern, about which various communications have reached me, for the purpose of taking combined action. It will be remembered that I published a paragraph on October 7th with regard to the "Intermediary," of 3, City Road, Finsbury Square, E.C., which called itself the English branch of L'Intermédiare, 6, Rue Favart, Paris. The shareholders are coolly told now that L'Intermédiare has failed, owing to its funds having been largely used in Paris for purposes outside of its legitimate business.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) Letters containing enquiries must be addressed to the City Editor, JOHN BULL, 2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but as token of good faith. Anonymous communications will be disregarded.

(2) Correspondents should adopt either a nom-de-plume, or mention initials under which the replies will appear in the paper. The stocks on subjects inquired about should also be numbered.

(3) Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.

(4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.

(5) If inquirers wish it, for transacting business, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.

(6) A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

FOREIGN BONDS.—J. R.—When investing in Foreign Bonds it is advisable to spread the investment over as wide an area as possible, in order to minimise the risk. (1) I would not advise purchase of Chinese until matters in China settle down again. (2 and 3) Put only a moderate sum in each of these bonds, and add to your list some Argentine, Chilian, and Brazilian bonds, which all give the yield you require.

UNITED GOLDFIELDS OF N. Z.—S. P.—There is no market for the shares in this Company, regarding which, although it was formed at the end of 1907, little or no information is available, except that at March 31st, 1910, there was a debit balance of £1,371. Perhaps the Secretary of the Company will tell me how the Company stands now, for your benefit.

CAPITAL AND COUNTIES—NORTH DEVON.—(1) In sympathy with the general trend of the market, following the Bank of Egypt suspension. (2) Quite safe, and I refer you to my remarks upon bank shares generally in my article. (3) Certainly not; the fall is not so great, when you consider how many dividends have been deducted. At the same time, you can employ your money to better advantage in sound securities, such as Home Railway Preferred stocks.

KNOTLESS VEILHOLDA.—S. P. Your questions regarding this Company are dealt with in my article.

BUILDING SOCIETIES.—G. R.—In view of recent events all such concerns are at present under a cloud, although, as far as I am aware, the Society in question is believed to be sound. I think, however, that you would be well advised to place your money into the P.O. Savings Bank.

PROMISSORY NOTE.—HYDE.—The value of this note is problematical, and I should think that, in any case, it must be barred by the Statute of Limitations. Why not trace this gentleman, or his heirs, and see if you can come to an arrangement with them?

LOAN.—FAIR PLAY.—You do not mention the security on which you want to borrow £100. If you have a suitable security, you might advertise.

£300 INVESTMENT.—R. G. E.—Put the money into Port of London 3½ p.c. Inscribed stock at 88, and in Grand Trunk 4 p.c. Guaranteed stock, at 96½. (2) Write to the Secretary of the New Northern Territory Explorers, Limited, Mr. H. Rogers, 52, New Broad Street, London, E.C. (3) This has been done.

TWO HOLDINGS.—DORSET HORN.—(1) I am afraid that this engineering concern is in a very bad way; the Debenture stock is only quoted 44. (2) "Throne and Country" has passed into highly respectable hands, but I am afraid there is nothing left for the former shareholders.

COMBINATIONS.—C. R. C. (Luton).—I do not like these combinations, in which you generally have to pay far more than market price, and the concern is, moreover, very doubtful.

RHODESIAN MINES.—W. W.—Your request has been complied with. The best Rhodesian mines to buy are Rhodesia Exploration, now about 2¾, Falcon mines at 1⅛, Cam and Motor at 22s. 6d., Amalgamated Props. at 5s. 6d., and Eldorado at 3¾. With regard to the Palladium, Brighton, the answer is "Yes." As regards the Birmingham outside brokers, I advise you to have nothing to do with them, as there have been many complaints.

OUTSIDE BROKERS.—SOUTH (Stroud).—I am against all outside brokers, and No. 1 are no exception from the rule. (2) Very doubtful. (3) No, and it would be throwing good money after bad. The document is returned. CLYNG (Shotts).—You must be aware that "Duncan Forbes and Co." are in the hands of the police. You might write to the Official Receiver, but I doubt very much whether you will recover anything from the wreck. EQUITABLE EXCHANGE.—O. E.—Apparently you gave for the call in these shares, in which case you would have to reckon the call also. If you will let me have the circulars which you received, and the exact terms of your purchases, with dates, I will enquire into the matter. T.—So you remitted £10 for a deal in Canadian Pacifics on March 2nd, to the Shareholders' Exchange and Unquoted Securities Mart, of 11, Poultry, E.C., and have not been able to get even a reply to a letter since May 17th. If they do not take any notice of my mentioning this, you had better send me full particulars, the price you paid, etc., so that I can further inquire into the matter. A. B. G.—No, I should strongly advise you to have nothing to do with these outside brokers. The guarantee is worthless, and you had better keep your money in your pocket. SILOC.—The outside brokers, No. 1, are undesirable. There are many complaints from clients that they do not pay up. (2) I do not know anything particular about these people, but they are, to say the least of it, doubtful. What you require has been forwarded. T. MOSETON HARRIS, Borough Buildings, John Bright Street, Birmingham.—X. Y.—Thanks for the information about this outside dealer, about which I have had many complaints, but the proprietor, Herbert Jones, is now being prosecuted by the police.

RHODESIA EXPLORATION.—E. P. A. S.—You would do well to carry out your intention of buying Rhodesia Exploration shares.

STOCKBROKERS' POSITION.—B.—A stockbroker, member of the Stock Exchange, who has bought and sold stocks, and can show that he has acted so in the market, although carrying over from account to account, can certainly recover the difference by law.

RUSSIAN MAIL CONTRACTORS' PROMOTION SYNDICATE.—W. S.—The Anglo-American Investment Trust, Allison and Company, managers, of Shaftesbury Avenue, is not a concern of standing, and you had better at once employ a solicitor to get this matter settled.

LIPTONS.—A. C. W.—Circumstances have of late been against all such companies, especially the rise in commodities, and the increased competition. I can hardly advise selling at the present reduced level.

ELECTRIC THEATRE.—V. H.—I cannot reply by letter. As regards the question raised, probably expenses have more than wiped out the trading profit. In any case, I have never liked this concern.

CRÉDIT FONCIERE HOLLANDAIS BONDS.—C. C.—(2) You must tell me from whom you bought these, then I can inform you. (1) If there is no special proviso with regard to first refusal of purchase, there would be no such prospect.

CASH INVESTMENT.—TEMPUS.—You are quite right in your views, and I cannot too strongly urge you to withdraw this money from the Society in question and re-invest it in sound securities. You can easily get 4 per cent. per annum, and the following selection should answer your purpose:—Japanese Four per Cents. at 69½; Johannesburg Municipal 4 per Cent. Stock at 100; Great Central Four per Cent. Preference at 90; Canadian Northern 4 per cent. Debs., either Alberta or Saskatchewan—guaranteed issues, at 100.

DIVIDEND DEDUCTIONS.—H. W.—You should ask your bankers for the date on which the stock was actually quoted ex dividend. If you sold cum dividend, you have to part with the same; otherwise, the dividend is due to you.

Oil Shares.—Desormais.—The recovery in Black Seas, now in progress, answers your question. Also see remarks thereon in the present issue. The other Company has proved a disappointment, so far, but there is always a possibility of its turning up trumps, and there is no option but to stand where you are for the present. Hopeful.—The best shares on your list are Black Seas (3) and Maikop Pipes (4) which are now improving, and should go still better. You should know all about Kern River (2) yourself, in view of latest developments, but these shares seem also to have grounded. There is no market now for No. 1, and you have, therefore, no option but to hold. The Rubber shares (5) have possibilities, and any general improvement in that market would also help them. T. D.—You cannot call any oil company "safe." The Premier Oil and Pipe Line has just declared another quarterly dividend at the rate of 10 per cent. per annum, but it would be most inadvisable to load yourself up too heavily with shares of this kind. The concern in question is an outside one, and I advise dealing only with members of the Stock Exchange.

House Property.—F. O.—I am of opinion that a respectable Building Society is distinctly preferable to the concern mentioned by you for the purchase.

Mining Shares.—S. U. (Edgware Road).—If you will send particulars of the mining business in question, I will see what can be done.

India Stock.—W. J. S.—You best plan would be to purchase the stock through the P.O. Savings Bank.

Four to Five per Cent.—J. E. W.—(1) Put the money into Johannesburg Municipal 4 per Cent. Stock at 99; and London and North-Western Railway at 135. (2) An outside concern of a very doubtful type; have nothing to do with it.

Small Spec.—R. D.—You must understand that when speculating, you must not shout if things do not altogether go your way. You can find what you want in my various articles. I always recommend dealing through members of the Stock Exchange only. Ignoramus.—You might put this small amount into Ida H. Gold shares, which will shortly resume dividend payments. Of course, you understand that this is a speculation, but a promising one.

Foreign Rail Debs.—W. J. T.—(1) A second-rate Argentine Railway Debenture, but with possibilities. (2) These Uruguay Railway Debentures are of an even lower grade, and you should not put too much money in the same. It is a safe rule, when making a selection of this kind of stocks, to remember that the higher the yield, the greater is the risk. (3) Members of the Stock Exchange, and of good standing.

Benefit Trust.—H. J. H.—I do not recommend investment in this kind of Trust, which usually claims to do more than it can carry out. You will find it far more satisfactory to make this investment with one of the leading insurance companies. Get the terms of the different offices, and make your selection therefrom.

Local Loans.—A. L. S. (Oxford).—The best thing you can do is to hold the stock for a recovery. I do not think that gilt-edged securities will go much lower now, while there is every prospect of an improvement.

Rubber Shares.—Stung.—It is poor comfort for you to be told that you put too much money into one concern of this kind, but that is so. I am afraid you cannot get rid of the shares if you wished to, unless the secretaries of the Company could, on application, find a purchaser for you. Prospects, I am afraid, are very doubtful for the concern. E. G. D.—It is doubtful whether you will ever get anything back from the concern. Do not accede to the request mentioned, but attend the meeting yourself, listen to the directors' statements, and if these are unsatisfactory, the winding-up would certainly be advisable. At the same time, do not bind yourself to any action which might result in throwing more good money after bad.

Industrial Development Corporation.—Thistle.—I regret to hear that this concern owes you money. I am not surprised that you now state that they are unable to meet their obligations, and that the offices at Thanet House, Strand, are closed, but you say that they have re-started business at 7, Soho Street. You should employ a solicitor.

Charing Cross Bank.—Banks.—(1) I cannot tell you what the Charing Cross Bank will pay to the depositors, as it depends upon the realisation of property in America. (2) Impossible to tell. (3) You ought to make your claim to the Official Liquidator at the London Bankruptcy Court.

J. G. Clarke, Limited.—A. B. G.—You are quite right in your remarks, and the directors' report sheds no light upon the position. But if the other shareholders are satisfied, I do not see what you can do in the matter single-handed. Why not make inquiries in Birmingham itself as regards the position and prospects of the concern?

Debentures For Sale.—C. H. (Glamorganshire).—The bonds which you have forwarded to me are not realisable here, and there is no market here. The only chance you have is to try and sell them through the same people from whom you bought them. They do not even appear in the usual books of reference. The documents are returned.

(A large number of replies are unavoidably held over.)

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 93, Long Acre, W.C.

Prudential Assurance Company.—E. D. (York).—The agent misled you as to your daughter. As to your own policy, we can express no opinion. We return your book. Phœnix (Rotherham).—We think you could recover, assuming the facts to be as you state them. We return the correspondence. G. N. J. (Grimsby).—You would have to prove that the agent was party to the fraud. If you can do this, we think you can recover. T. H. (Manchester).—We do not see anything to which to object in the condition upon which the Company insists. M. E. (Dundas, Ontario).—There is no surrender value to be got upon the policies you name. Of course, if you do not pay the premiums the policies will lapse. C. H. W. (Birmingham).—We are obliged to you for sending the facts. Querist (Dublin).—We can only say that we agree with you as to the impolicy of the insurance. J. S. (Falkirk).—You would have much difficulty in compelling assignment. A. E. P. (Bath).—We are afraid the payments must be continued if the policies are not to lapse. It is very distressing to think that the action of the Company places this old woman of eighty-five in the position in which she stands. A. N. (Ardover).—We suppose the Company would say that in the case you name they paid as a matter of grace, which in no way compels them in the case you quote. Bullite (Leamington).—No. R. J. H. (Wrexham).—The Board of Guardians is within its rights and the Company is not to blame for refusing to ignore the representations of the Board.

Status of Company.—E. W. (Cardiff).—It is not in the front rank by any means.

General Accident, Life and Fire Assurance Corporation.—J. D. S. (Shanghai).—We can quite understand your sense of grievance when, having insured in this Company against accident for twenty-one years, you are told that the Company declines to renew your assurance on account of age limit. You say that no age limit is mentioned in the policy, but if you look at Clause 12 you will find that the Corporation reserves to itself the right to discontinue it at any time upon giving notice in writing to the assured. In view of this clause, we fear you have no remedy. We return your policy. F. W. S. (Poole).—We have gone through the correspondence between yourself and the Company, and also the statement you have sent us, but we cannot see that you have any real ground for complaint. Your refusal to sign the receipt sent to you was evidently due to misapprehension, since, as the manager pointed out to you in his letter of the 4th of July, signing the receipt would not have prevented your claim at any future time in respect of appendicitis. And as to the refusal of the Company to continue your policy, you do not suggest that they were not within their right, and their explanation that the "directors do not consider you what might be termed a reasonable risk, from an insurance point of view, having regard to the medical certificates in respect of your recent claim," seems to us to be an explanation which sufficiently covers their action. We return the correspondence.

Midland and Textile Assurance Company.—Ponticus (Tilbury).—The Legal and Commercial Assurance Company is, as you know, in liquidation, and if you accept the offer of the Midland and Textile you must, of course, do so upon the terms named in the general manager's letter.

Transfer of Policy.—W. E. H.—If you enquire at the head office, they will give you the information you ask for.

Pearl Life Assurance Company.—G. W. (Ashton-on-Lyne).—We do not see that you are likely to get much benefit from the policy, and we should drop the payments unless you can arrive at some better arrangement with the head office. Mrs. U. (Tain).—If the facts are as you state them, and you can prove them, we think you could recover.

Provident Association of London.—W. B. H. (Cricklewood).—No doubt the printed matter sent is very voluminous, and the surrender value may be less than you think equitable, but so far as we know the Association deals fairly with all its members. If you know anything to the contrary and will send us a statement properly authenticated, we will go into the matter.

Charge of Misappropriation.—L. C. R. (Louth).—It is clear that you violated the conditions of your agreement in taking the £5 1s., although there was perhaps nothing actually dishonest in doing so, having regard to the circumstances. The transaction might reasonably be objected to by the Company, and we have no doubt that the objection would be upheld by the Courts.

Sun Life Assurance Company.—X. Y. Z. (Surbiton).—The answer to both questions is in the affirmative.

Royal Life Assurance Company.—Smart (Hartlepool).—The payment of the interest is enforceable.

National United Insurance Collecting Society.—W. G. (Belfast).—We should not advise you to do so.

Four Assurance Companies.—Want (Liverseigh).—All four Companies named are in the front rank, but perhaps the Scottish Widows would give you terms slightly more favourable than the others.

The Tontine System of Life Assurance.—A. H. M. (Eastleigh).—We are in complete agreement with your letter, and you will notice that in last week's issue we published a statement coming to us from the manager of the Australian Mutual Provident Society which prevents possibility of misunderstanding.

Life Assurance Benefits.—J. D. (Liverpool).—The policies are of two classes, the one provides mainly for life insurance benefits, the other contains a considerable amount of investment element in the contract. You chose the former, in which the life insurance element predominated—that is to say, you selected the cheapest form of life assurance, by which you obtained a large amount of assurance cover for the smallest amount of premiums. The result of such a policy could not be so good as if you had selected one under a table specially designed for investment purposes. It is unfair to institute a comparison with the results that might accrue if you invested in a savings bank, or otherwise.

It is requested that all letters sent us relating to the validity of policies held in the Prudential be marked on the envelope "Prudential." Owing to the thousands of enquiries which have been received, some little delay in dealing with them is unavoidable, but every endeavour is being made to expedite answers.

JOHN BULL'S CHRISTMAS PRESENT SCHEME.

Valuable and Seasonable Gifts to our Readers.

Christmas is coming once more, and in accordance with our usual custom, we propose to distribute a large number of presents among our readers, asking them in return to make a special effort to increase further our already gigantic circulation.

The presents will comprise:—

£5 NOTES, POSTAL ORDERS, WATCHES, CLOCKS, TRAVELLING AND DRESSING BAGS, WORK BOXES, BICYCLES, UMBRELLAS, WALKING STICKS, PIPES, CIGARS & CIGARETTE CASES, CASES OF WINES & SPIRITS, TURKEYS, GEESE, AND PLUM PUDDINGS, CRACKERS, CUTLERY, GLASS, GAMES, BOOKS,

And a variety of other Useful Articles.

We wish we were in a position to give every reader something, but that being impracticable, the principle of allotment of the prizes will be the selection of the five hundred readers who, between now and December 20th next, in our opinion do the best work to increase our sales. There are many ways in which this can be done without involving any inconvenience or interference with ordinary work or occupations. Readers may pass their copies on to friends; they may buy an extra copy each and forward it to a relative or acquaintance in the country or abroad, with a recommendation of its merits; they may discuss its contents in the office, the workshop, the train and the tram, they may leave copies about wherever they go—in short, there is no limit to the things which may be done to attract attention to us.

All readers have to do is to fill up the coupon below, when their names will be duly registered. Then, at any time up to, but not later than, December 13th, they should send us reports of the efforts they are making on our behalf. Mark all envelopes containing coupons or reports with the word "Christmas" in the top left-hand corner.

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I have assisted to bring the circulation of John Bull up to *One Million Copies* in the following manner:—

Here describe what you have done, as shortly as possible.

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Name _____

Address _____

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21/10/11.

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The letter here printed is worth the careful reading of all who are deaf or partially deaf. It is both a lesson and an injunction. It is convincing, entirely unsolicited, and speaks positively of the benefit derived from the use of the Stolz Electrophone.

The Stolz Electrophone is the perfected hearing device about which everyone is speaking. Actually it is a small and unobtrusive instrument, carried on the person, which magnifies all sounds passing through it, and enables the deaf or partially deaf to hear clearly and well. The articulation and tones are perfect, and by a system of electrical massage

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4, Station Road, Cullingworth, Near Bradford.

Gentlemen:

I beg to bear my testimony to the great value of—and the great pleasure I have derived from—the use of the Stolz Electrophone, purchased from your Agent (Mrs. Savile) over twelve months ago. I can now hear quite well, and it has made life worth living. I would like to add that previous to trying the above, I had tried almost every known advertised remedy for deafness without the slightest benefit. (Mrs.) E. HUCKLE

P.S.—You may make what use you desire of this testimonial for the benefit of others who suffer from deafness.

Write for gratis and post free Illustrated Booklet to the

Head Office: THE STOLZ ELECTROPHONE Co., Ltd.,

BYRON HOUSE, 85, FLEET STREET, LONDON, E.C.

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LETTERS FROM JANE ANN.

[Being communications from a young person to her friends and relations.]

By Moore Anking.

The Durdles,
Diddleston.

Dear Mother,—I marked this letter Urgent so's you should get it quick. P'raps that'll make the postman run with it—I don't think. Never see a postman run in my life, mother, not with letters. Some of 'em can travel quick enough of a Sunday if they happen to be carrying a jug. If you want to set 'em off you've only got to stand round a corner and shout Time, gents!

Anyway, soon's you hear the postman knock with this I wish you'd rush in the kitchen and turn the gas off, else you'll very likely pass through the sub-lime to the ridiklus.

This is what's the matter. When I left home last Tuesday week I put a penny in the slot, turned the gas on and then forgot to light it. D'reckly I woke up this morning, thinks I, Mother's gas is on, I better tell her about it some time to-day. So that's why I'm writing in such a hurry. There don't seem to be any menchun of your name in the Fatal Accidents, but if you get this letter, old dear, I shall feel more contented. What I mean to say, I shall know you're still at the same address.

Had company in the train coming here, mother. Gent with pewse-coloured socks, bundle of books under his arm, flat hat and wearing his collar wrong way round—made his face look as if it was hanging on a fence.

After he'd nipped up his pants so's to give his feet more air, he edged into the corner opposite me and undid his bundle. Then he loosened his collar so's it shouldn't cut his throat, and started to read a book with yellow covers and a picksher on the front of a lady in a hoop-skirt, leading a little white dog. You know the sort of picksher, mother, where the lady's carrying a parisole at bottom of a flight of steps, vase of flowers each side, and a peacock on a wall. If the lady has her parisole up and her hat on, and the peacock's got the hump and its tail down, it says underneath April Showers; if the lady's lost her hat and you can't see her boots for socks, picksher's called A Balmy Morning. Given with quarter-pound of tea at Christmas; for another couple of ounces they send it home in a cab.

Of course, the person not being in our set I didn't think it right to take any notice, 'speshially as I could see him squinting at me over the top of his book.

After a while he says, Pardon me, miss, are you fond of literachoor?

I wasn't expecting him to chirp just then, and all I could stutter was Not in these——, then I pulled myself together and said Yes please.

With that he rattled on terrifik, all about what he'd read, and what he hadn't read, and what he should like to read if he wasn't lodging with the vicar. Told me what friends he'd made through reading books—Arry Stottle, and Jeff Chawsir, and Benny Jonson, and Jack Milton, and Alec Pope, and Sammy Coalridge, and Tommy Moore, and Wally Scott—there, you'd never have thought it of him, it was like lissning to one of the k-nuts reading the committee list at a friendly lead.

And all I got a chance to say was Rather, and Not 'arf, and Did he, and things like that.

Then he asked if I liked Browning, so I told him our family loved it, and how we flew to Margate for it every summer on the steamboat. That made him write a bit down for me, and this is what he wrote, "I see my way as birds their trackless way. I shall arrive." Just then we all arrived so he had to get out. He saw his way right enough—to the refreshment bar, and last time I twigged him he was leaning up against the book-stall tearing a bun. But what a head-piece, mother, what an a-pex, what a summit!

Haven't had time to look round and report yet, old queen. Just missed the Boy Skouts. His lordship had them here for a fortnight sleeping in a field, but they left before I landed. I s'pose they were ordered off, or p'raps somebody lent them their lodging-money.

Now do write soon, mother dear. I'm dying to know if you got burnt and how much and what part. x x x x

With tenderest love,

Jane Ann.

ANTICIPATED EPITAPHS.

By W.M.

Thys
Mortuarie Chapel
Was ereckted
To perpetuate ye memorie
Of
Hardinge Stanley Giffard, Earl of Halsbury,
F.R.S., M.A., P.C., J.P., V.P.L.S.L., K.B.,
Sometyme
Lord Chancellor.
Born
Anno Domini 1825,
He was educated atte Oxford Univerfitie,
And, Anno Domini 1850,
Became a Barrifter of ye Inner Temple.
Hys forenfick abilities were considerable.
So thatte
Anno Domini 1865,
He tooke fylk,
And from thys tyme forward hys ryse
Was rapid.
Anno Domini 1875
Hee became Solicitor General,
And two yeares later
He was eleckted Member of Parlymente
For Launceston,
In ye Confertyve intereft.
Butte greater honours were in store,
Hys affiduous labours
On behalf of hys gratefull Partie
Beynge rewarded
Anno Domini 1895
Wyth ye hygh offyce of Lord Chancellor.
Hee loft no tyme in makynge goode ufe
Of hys greate powers,
Appoyntynge Confervatyve Juftices of ye Peace
Wholefale throughout ye lande,
To ye indygnacion and difguft of ye Liberal Partie.
Butte
Itt was hys action in connexion wyth
Ye Parlymente Bill [Veto]
Thatte brought hym moft fame,
When hee,
Declarynge hys intencion of dyinge in
YE LAST DITCHE,
Didde hys beft to brynge aboute
Ye creacion of fyve hundred Liberal Peers.
Faylynge in thys laudable enterpryze,
Hee didde ye next beft thynge,
By becomynge ye firft Prefidente
Of
YE HALSBURY CLUB,
A politickal corporacion confiftynge of
A diftinguifhed companie of
Last Ditchers,
Pledged
(Sub rosa),
To difpofe Mr. Balfour
From hys leaderfhippe of ye Confervatyve Partie.

Here lyeth one who didde hys beft
To swamp ye Houfe of Lords
Wyth what by some are deemed a peft—
To wit, wyth Liberal hordes.
Hee fayled; butte styll hys fame is riche,
And iff you wonder yhy,
Was hee notte willynge in ye ditche
To lay hym downe and dye?

"JOHN BULL"
AND
THE PRUDENTIAL ASSURANCE COMPANY.
AN EXPOSURE.

¶ In response to many requests from persons who are interested in the revelations recently made by "John Bull" respecting the Industrial Section of the Prudential Assurance Co., the Articles have been reprinted and are now obtainable in a handy pamphlet form at a nominal price.

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A Helping Hand on the Road to Fortune.

A GOLDEN OPPORTUNITY FOR YOU.

THERE are millions of people who would be grateful for any little help or advice that would enable them to better their station in life, in preference to plodding along from day to day in subordinate positions, with little or no prospect of becoming men of substantial means. Yet there are others, whom the gift of a keen judgment and a clear foresight has enabled to overcome every obstacle in the race for wealth. Of these we have around us many living examples of what can be attained by taking advantage of one's opportunities, for it should be remembered that the great majority of the richest men in the world, have by sheer grit and determination, sprung from small beginnings. Commencing business in a very small way, they have accepted every chance offered, until the assured feeling of independence has enabled them to launch forth from success to success. That nothing succeeds like success, can be amply proved by thousands of clients of the National Share Exchange, who by starting in a small way, with just a few pounds capital, have systematically and substantially added to it, until they have become comparatively rich men to-day. Many people have the idea that wealth is the exclusive right of the large Capitalist, but this impression is quite erroneous, and we have abudant proof that in practice such an unfair state of things does not exist. Everyone has an equal chance to become successful at money-making, provided that the opportunity is accepted at the psychological moment.

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claims to have solved this all-absorbing problem, and the fact that the colossal sum of

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Most of this huge sum of money has found its way into the pockets of men and women who had no previous knowledge of stocks and shares, and many of them started with so small a capital as £6. It is open for all and any of you to do likewise. We wouldinvite you to verify the results by inspecting the cheques we have paid. They amount in many individual cases to **hundreds of pounds.** Start to-day by sending for our booklet.

There never were such opportunities for making money so easily and rapidly as now, for this is usually the time of the year when conditions on the Stock Markets become most favourable, and everything tends to a prolonged period of activity.

Our advices from day to day tell us to prepare for a sensational rise in prices, and all our clients will be promptly advised what stocks to buy and at the right time. We have a special wiring list to which we shall be pleased to add your name on hearing from you.

Here are a few clients' accounts taken at random from our ledgers.

A. E. B.			J. De L.			E. R.			W. A. H.			J. T. D.		
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
46	13	3				28	12	6	20	1	3	24	0	0
22	0	0	214	7	6	54	0	0	50	0	0	50	0	0
93	0	0	75	0	0	16	14	6	35	15	6	26	12	0
75	0	0				19	10	0				30	0	0
25	0	0				34	17	6				6	0	0
76	2	6												
337	15	9	289	7	6	153	14	6	105	16	9	36	12	0

Everyone of the above made money by following our advice and adopting what is undoubtedly the simplest, soundest and most effective system extant.

It should be your turn next, if you will take the first step by filling in the coupon given below.

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To The Secretary, **The National Share Exchange. Gt. Winchester St., E.C.**

Please forward me gratis and post free your booklet. "The Modern System of Money Making," which is a clear explanation of the methods of business which have enabled your clients to receive over half-a-million pounds.

J.B. 21/10/11.

NAME .....
(State whether Rev., Mr., Mrs., or Miss or Title.)

ADDRESS IN FULL .....

DATE ..... (Please write distinctly.)

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IMAGINARY INTERVIEW.

By Walter Moore.

THE KING OF ITALY.

Victor Emmanuel, King of Italy, is a genial gentleman. He is also an excellent listener. At least, he proved so when he granted me an audience at the Quirinal, Rome, a few days since. It may have been that his knowledge of the English language is too slight to have enabled him to understand me fully. Anyhow, he contented himself with the occasional interpolation of an Italian phrase, and a frequent series of polite and expressive gestures, which no doubt would have conveyed much to a person versed in their significance.

"Your Majesty," I said, "most people of fair intelligence have a great affection for Italy, whether they have visited it or not. Its art, its scenic beauties, and its tremendous history, appeal to the imaginative mind. When it has been smitten by some appalling catastrophe, such as an eruption or an earthquake, the whole world has rushed to its assistance. We in England even go so far as to endure without over much grumbling the presence of swarthy Italian organ-grinders, ice-cream vendors, and roasted chestnut merchants. But the attack you have made upon Turkey's North African province has alienated the regard of many of your most sincere friends."

"*Al bisogno si conoscono gli amici*," murmured the King

"Quite so," I retorted; "but even that sublime thought—whatever it may mean—will not disarm the criticism of Europe. You have plunged recklessly into a kind of comic opera war with Turkey for the sake of a stretch of arid, miserable, poverty-stricken North African coast, putting the fear of death into thousands of wretched refugees, and exciting a sympathy for Turkey that has never before been felt. And for what? To give the Duke of Abruzzi an opportunity for distinguishing himself, and to divert his mind from the contemplation of the unhappy romance that links his name with that of Miss Elkin? Or to win for Italy her place in the sun, to use the German Emperor's recent grandiloquent phrase?"

"*Oguiuno per se*," observed Victor Emmanuel.

"Italy has never been lucky in Africa," I proceeded, "and there appears no reason why she should prove more fortunate in the present case. Remember Eritrea, recall Massowa, and tremble! Besides, what do you expect to get out of it? Tripoli is a waterless desert. Not a single river fructifies its arid soil. About once in a period of four or five years sufficient rain may fall to make a harvest possible. A little more than half-a-million pounds represents the total annual trade of the country. And it is for such a poor prize as this that you are not only spending the blood and treasure of your people, but also endangering the peace of Europe, and dangerously exciting the whole Mohammedan world. If you *will* do this sort of thing, why not take a leaf out of Britain's book, and annex some country that is worth the taking?"

"*Che sarà, sarà*," muttered the King, with a deprecatory gesture.

"I don't quite see where Sarah comes in," I retorted, "but I am not surprised to find there is a woman in it. It will not be the first time a female has brought trouble on Italy. But why not pause ere it is too late? The Powers of Europe are eager to exercise their good offices in the cause of peace, and no doubt could manage to diplomatically save your face."

"*Castello che da orecchia si vuol rendere*," observed Victor Emmanuel.

"That's a matter of opinion," I returned. "The fact remains that for very inadequate reasons you have thrown the east of Europe into a political ferment, the end of which nobody can foresee. And another serious complaint England has against you is that you have given W. T. Stead an excuse for rushing over to Turkey, to poke his fussy nose into affairs that are no business of his. If you could manage to capture him on his way home, and dispose of him in some quiet and unostentatious manner, England would be eternally obliged to you."

King Victor Emmanuel laughed, poured out a glass of Chianti, raised the wine aloft, and cried,

"*Alla vostra salute!*"

MRS. BULL.

EVERY TUESDAY. PRICE ONE PENNY.

WORN OUT AT 40.

Men who are Nervous Wrecks made Fit and Well by Dr. Williams' Pink Pills.

DEFEATED BY EVERY HILL.

There are hundreds of weak, worn-out, nervous men who would give all their worldly goods to regain a fair share of health and steady nerves. They are not old men, but men who should be making their mark in business, handicapped because their nerves are exhausted.

To such sufferers the words of Mr. Frederick S. Mitchell, an engineer, of 20, Gathorne Road, Ashton Gate, Bristol, will be instructive. Mr. Mitchell states:—"Work began to get difficult for me some time after I turned thirty years of age. When I arrived home at nights, after a day's business, I was too exhausted to eat a meal; all that I wanted was to get to bed and rest. At nights, I suffered from distressing dreams, and rose in the mornings dazed and languid. Later on my nerves got 'out of hand,' and melancholy and depression seized me; I was fast becoming a nervous wreck.

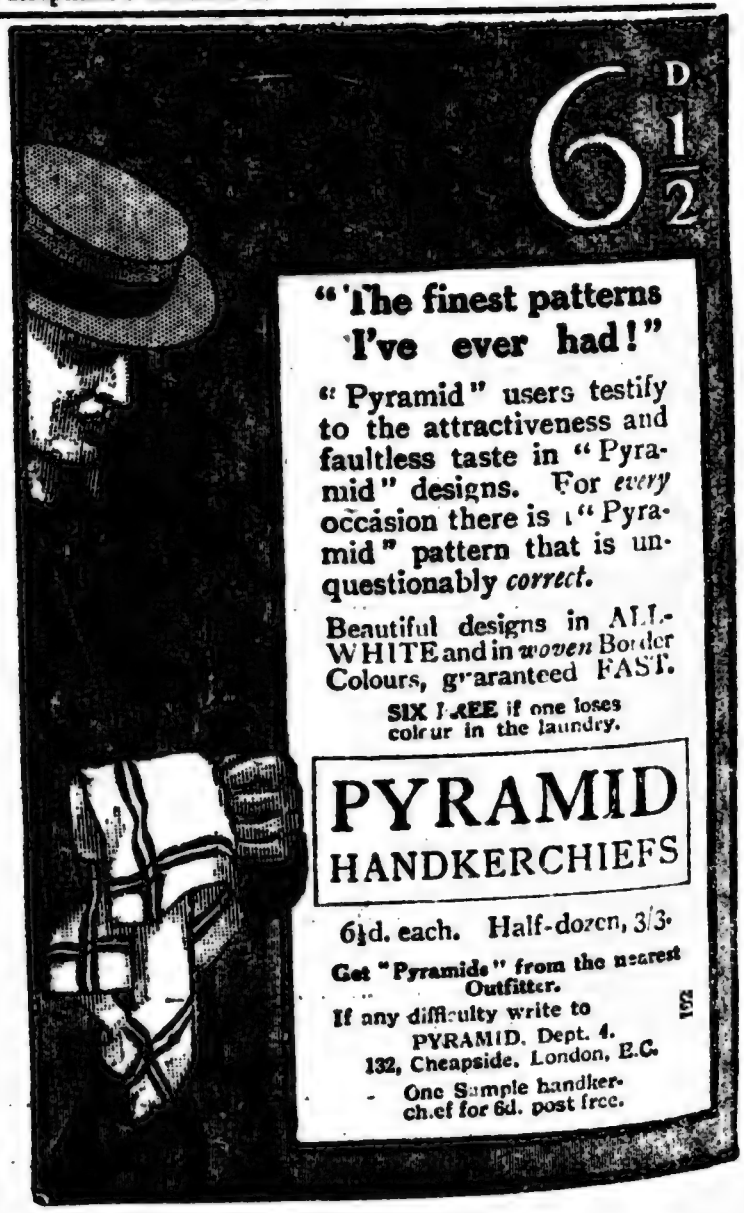
"I tried tonics and other medicines, but my troubles increased. Exertion caused my heart to palpitate. My limbs often went numb, and I was troubled with backaches. The streets of this City are rather hilly, and to walk any distance was positive torture to me.

"Through reading a newspaper report of how a nerve-wrecked man had been cured by Dr. Williams' Pink Pills I was led to try this remedy.

"After taking regular doses of Dr. Williams' Pink Pills my sleep became more refreshing, and the dreams did not disturb me. In time, my appetite returned, and food nourished me. As I persevered with the Pills my nerves calmed down and energy returned. After further treatment I was not troubled with palpitation; all depression passed away; my blood was enriched, my strength and vitality increased, and my back was properly strengthened. In fact, I was soon like a new man. Dr. Williams' Pink Pills are unquestionably a strong blood and nerve tonic, and a boon to weak men."

Sufferers should write for free Booklet, "Diseases of the Nervous System."

Because they do create New, Strong Blood that feeds the enfeebled nervous system, Dr. Williams' Pink Pills are a proved cure for various forms of Nervous Disorders. 2s. 9d. a box, or 13s. 9d. for six, post-free, from Dr. Williams' Medicine Co., 46, Holborn Viaduct, London; also of dealers, but never accept a shopman's substitute.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THE WHITEWASHERS OF DUNDEE.

BY OUR SPECIAL PROVINCIAL COMMISSIONER.

THE EASTERN POORHOUSE—GRAVE CHARGES—WHO IS TO BLAME?—THE WHITEWASHERS AT WORK—PUBLIC INDIGNATION.

It appears that all is not well with Dundee—at least, with regard to the administration of the Poor Law there.

A few weeks ago public attention was called to the fact that an inmate of the Eastern Poorhouse, a weak-minded female who had been sent there for safe keeping, had got into a condition which called for most searching enquiry.

GRAVE CHARGES.

This was not the only charge brought against the reigning powers, as various other matters were raised, all pointing in the same direction, and the position of the Dundee Council was such that had a proper enquiry been instituted much good might have resulted—the guilty ones punished, and public opinion satisfied. But the Council (like most such bodies) thought that the best way of healing a wound was by covering it up, and tried to bluff the ratepayers that, although things were admittedly bad, still they might have been worse! Most of the local Press lent themselves to the scheme by suppressing all reference to the matter. There was, however, one stalwart warrior in the field who would not allow his voice to be stifled, and it was through the columns of his paper that the matter has been brought forward.

WHO IS TO BLAME?

At a recent meeting of the Council, one of the members asked if the attention of the Chairman had been called to the statements so published, and what was going to be done in the matter. The Chairman replied, plaintively, that no notice of such question had been given, adding that the matter had been fully dealt with and *settled* at their last meeting! He admitted that the young woman referred to had got into the condition stated while an inmate of the institution, but pleaded that she had admitted that she had on *several occasions* climbed the wall of the place and in that way had contrived to meet the man who was the father of her first child, and that he was again the culprit. He then made the startling statement that "the circumstances surrounding the misfortunes of the young woman were *not within the control of the Board or its officials.*"

Then who *is* to blame? The woman, admittedly of weak intellect, had been handed over to the authorities for safe keeping, and they had kept her in such a way that she would have been much better off in gaol. I have seen the wall in question, and it would tax the abilities of a strong man to get over it in the way suggested. Even if the statement *were* correct, where were the attendants while such things were going on?

THE WHITEWASHERS AT WORK.

There were several members of the Council who openly expressed their disgust, and as the Chairman and his followers seemed to think that it was no part of their duty to protect those who were unfortunate enough to be put under their charge, these moved that the Government be asked to hold an Enquiry, in order to elucidate the mystery. This was lost on a division by five votes; so we get the concrete fact that the majority of the Council think that all has been done that is required. It is to be hoped that at the next election of members those gentlemen who have such a peculiar idea of the responsibilities of their positions will be put where they may have ample leisure to ruminate on what they *ought* to have done in the circumstances.

PUBLIC INDIGNATION.

Fortunately for the other inmates who are in the place, the public of Dundee refused to take lying down the idiotic finding of these "guardians," and a public meeting of the townspeople was called, when the following resolution was unanimously carried:—

> That, as the Dundee Parish Council has produced no report concerning any Enquiry made by the Board or a part of its membership as to Eastern Poorhouse maladministration, and has voted down a proposal to institute a proper investigation, this meeting of citizens strongly protests against such procedure, which includes refusal of ratepayers' visitation to the poorhouse for that purpose, and decides to call upon the Local Government Board for thorough enquiry into the whole matter.

The decision of the Local Government Board is being awaited with much interest.

Summit 20 is the Lawyer's Collar.

The Collar for the Business or Professional Man. It possesses a certain air of dignity that suggests the man of affairs.

Clothes make the man, you know, and the Collar is a very important index to the kind of man you are. 'Summit' 20 is cut with ample space between the Points, allowing unrestrained neck movement.

Two depths—2 and 2¼ inches.
QUARTER-SIZES—four sizes to the inch, from 14 to 18 inches.

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Made from 'Summit' shrunk materials, they will retain their size, despite the attacks of the laundry.—

Sample Collar and Booklet 6½d. Post Free.
Address applications to 28, Nicholl Square, E.C.

Austin Reed Ltd

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TIME IS MONEY.

Acting on the advice contained in this advertisement will not only save you time, but also add to your comfort. One of man's greatest troubles to date is his daily shave. We can make this a pleasure.—How? By using "QUICKSHAVE."

A few drops of "Quickshave" on a soft brush rubbed gently over the beard, produces a fragrant, creamy lather, softens the beard, and dispenses entirely with lathering.

QUICKSHAVE

(1) Has no alkali or irritating ingredient.
(2) Is healing and comforting to the skin.
(3) Needs neither soap, water nor lathering.
(4) Saves you fully three minutes per shave.

"QUICKSHAVE" is sold in 6d. and 1/- collapsible tubes, and will be sent post free, obtainable from your chemist or hairdresser.

THE ELITE TOILET CO.
(Branch of the County Chemical Company Ltd.),
BRADFORD STREET, BIRMINGHAM.

THE DRAMA OF TO-DAY.

By M. Clement Scott.

"Lady Windermere's Fan."

Yes, the test of time is the hardest ordeal of all to overcome. How many authors of to-day could face the difficulty and shine forth none the worse for having been hidden in the background so long? But then, you know, Oscar Wilde's plays are only, metaphorically speaking, like a brilliant display of Brock's fireworks, minus a "set-piece," which must always be brought up-to-date, and the mere mention of a show of these luminary fizgigs will ever be an attraction to the majority. It was always a case of vastly amusing satire with Wilde, and precious little plot. He spared no one. His dramatic spoon was loaded with jam, but there was rarely any bread to spread it on; the consequence was, you generally pined for more nutritious matter—you left the theatre amused, you laughed for the moment, but afterwards you realised that your digestion still required to be employed and that you felt somewhat hungry. At the St. James' Theatre, even with Sir George Alexander not of the company, "Lady Windermere's Fan" was as interesting as ever, but I could not help recalling the scene of unrestrained enthusiasm that prevailed when the play was first produced at this same house so long ago, and when Oscar Wilde, in response to the cries for "Speech! Speech!" strolled on to the stage, as cool as a cucumber, and addressed the people, calmly puffing away at a cigarette. As Mrs. Erlynne, Miss Marion Terry acts with the infinite art which seems inborn to the Terry family, but I was a little disappointed with Miss Braithwaite, who cannot be compared in style to poor Lily Hanbury as Lady Windermere. The reception accorded to the revival of Mr. Wilde's comedy was quite as cordial as the one it received when first played, so possibly another healthy run is in store for it—who knows?

"Jimmy Glover—His Book."

From cover to cover the events of his life, as chronicled by Drury Lane's popular musical conductor himself, are full of spice, and flavoured with a nicety by the hand of an experienced epicure. It is not often that I find entertaining reading in reminiscences, written, as a rule, by elderly folk, but Jimmy is a mere boy—he is such a gay, light-hearted Irishman that I am certain his stories will find favour with everybody who reads them. Jimmy pays a touching tribute to the talent of his late friend, Dan Leno; he also recounts some screamers concerning Augustus Harris, the at one time actor-manager of Drury Lane, who awakened the jealousy of Henry Irving because "Gus" was first in the field to obtain a knighthood. The distinction now-a-days is *not* to have one. Yarning about the work he used to do for Teddie Solomon, the at one time threatened rival of Arthur Sullivan, Jimmy says, "He had a horrible habit of getting married. I mean legally married. One day on the stage of a New York theatre, during a rehearsal of one of his operas, 'Lord Bateman,' he started playing his 'Silver Line,' a beautiful melody. 'I'd leave my home for the composer of that melody.' 'Right,' said Teddie to the lady speaker, 'let us sail on Saturday.' And sail they did, arriving in England, where they were married." Jimmy's book is crammed with the finest plums.

OPENING OF MR. SANDOW'S NEW PREMISES.

On October 9th, Mr. Sandow's magnificent new premises in the New Kent Road, for the manufacture and marketing of his "Health and Strength Cocoa," were formally opened by the Mayor of Southwark. The building is a distinct acquisition to South London, both from the point of view of architecture and as affording steady employment to many local residents. The premises have a floor area of over 14,000 square feet, and afford plenty of light and space for the many workers whom Mr. Sandow's interested guests saw busily preparing the new article of food.

In reply to a congratulatory speech by the Mayor, Mr. Sandow affirmed his strong conviction that his present undertaking was the most important to which he had set himself, and expressed his determination to carry it to a successful issue, of which, indeed, the proceedings of the day bore a happy augury. It was, he said, an earnest endeavour to provide at a cost within the reach of every pocket a beverage for the people which, while nourishing their bodies, would stimulate their minds, and fit them for their increasingly strenuous daily task. The company tasted the new food beverage, which was unanimously pronounced of the highest quality, and of delicious flavour

A Working Mother

Anæmic Weakness, Indigestion, Languor—

Not a care in the world has Mrs. Coney since the companionship and help of her daughter has been restored to her by the aid of Phosferine. Suddenly the years of anæmic weakness have been brought to an end by Phosferine, and the clever daughter, struggling despairingly against languor and the grisly anguish of indigestion, found, after the *first few doses*, that the inrush of *new vitality* quite stopped the feelings of nervous distress. Mrs. Coney is rejoiced at a result achieved so *inexpensively*, for, after going the rounds of London hospitals and paying medical fees without obtaining any benefit, the fine, glowing health of her daughter is direct proof of the quick, easy, economical remedies effected by Phosferine. Undoubtedly all mothers will find Phosferine enable others to lighten their labours, and give them time to look round and take things easy, and in fact get as much happiness from the tonic's effects as Mrs. Coney did.

Entirely Cured.

Mrs. Jane Coney, 8, Bruce Road, Bromley-by-Bow, writes: "I am writing to express my gratitude for the benefit my daughter has derived from Phosferine. For years she was weak and anæmic, and had all the symptoms badly—pallid, ghastly appearance, poor appetite, indigestion, extreme languidness, cold hands and feet, and fearful dejection of spirits. The least exertion caused fatigue, and it was impossible to get her to take any interest in things that were going on around. This went on so long that I began to fear it might end in some serious incurable complaint. She went to practically every hospital in London, besides costing me a good deal of money in doctors' bills, without any result, so far as doing her good was concerned. Recently I was recommended to give her Phosferine, and *after the first few doses* we noticed a remarkable change for the better. She continued using it, with increased benefit, and I am pleased to say she is now as bright and healthy as a girl could wish to be. Again expressing my gratitude for the happiness Phosferine has brought in our home."

PHOSFERINE

THE GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA
RHEUMATISM
BRAIN-FAG
LASSITUDE
INDIGESTION

MATERNITY WEAKNESS
NERVOUS HEADACHES
PREMATURE DECAY
INFLUENZA
ANAEMIA
NEURITIS

HYSTERIA
SLEEPLESSNESS
EXHAUSTION
MALARIA
NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.

The Royal Tonic.

Phosferine has been supplied by Royal Commands

To the Royal Family
H.I.M. The Empress of Russia
H.I.M. the Dowager Empress of Russia
H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China

And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size.

A Remarkable Opportunity for those about to Furnish.

Furniture Bargains which may be secured by small payments out of income described in a remarkable book, a copy of which awaits your acceptance.

How to Furnish for greater "Home Comfort" Inexpensively and Artistically with furniture of "Best" Quality.

A system of purchasing furniture in large or small quantities at practically cash bargain prices, and yet enabling those who so desire to extend payments over a period, is a system that will at once appeal to the common-sense man or woman who is starting house or desirous of replacing old, worn and shabby furniture now passing out of service.

Such a plan has been introduced by a well-known West End house, with the consequent results that furniture bargains may be obtained every day of the year, and there is no need to wait for those odd occasions to purchase at low prices which often arise at inopportune moments.

Furniture bargains representing fullest value in quality at lowest cash prices—this is what the purchaser of furniture at Messrs. Wolfe and Hollander's magnificent show-rooms, 252-256, Tottenham Court Road, W.C., may expect, and this with the added advantage of deferring payments over any period at a fractional increase of cost.

One feature of the many announcements made by Messrs. Wolfe and Hollander will at once appeal to the watchful public. They do not do more than offer best quality, reliable long-wearing furniture at lowest cash prices, and although they pay carriage on goods to any part of the Kingdom, so keenly arranged are the prices, so small the margin between production price and selling price, that there is no room for "schemes," such as free fares, motor trips, etc., which the public must surely see they themselves must pay for by increased prices of goods.

The Actual Figures on Furnishing.

The system inaugurated so successfully by Wolfe and Hollander, of purchasing furniture at practically cash prices by payments out of income is fully and completely described in the next pagagraph.

You desire to furnish flat, house, or mansion; you call at the firm's showrooms, or send for the splendid free furnishing book, referred to later, select your articles at cash prices. To take advantage of deferring payments you simply add 5 per cent. to the total cost and make a first payment of 10 per cent. or 2s. in the £. Subsequent repayments you arrange to suit your personal convenience. That is the whole of the system.

In figures, it works out thus: You choose £100 at cash prices; total cost, £105, first payment, £10 10s.; you choose £50; total cost £52 10s., first payment, £5 5s.; you choose £20; total cost, £21, first payment £2 2s.

Whether you live in London or the provinces, you may take advantage of this system. The now well-known special Wolfe and Hollander motor-vans will deliver your goods in any district, and if desired you are saved even a visit to the great London show-rooms.

Wolfe and Hollander realise that thousands of people cannot make it convenient to call at their premises, 252-256, Tottenham Court Road, therefore they have prepared a remarkable furniture book which deals in an eminently practical way with the subject, "How to Obtain Best Value in Furniture at Very Lowest Cost." There is no unnecessary padding in this book, but an honest, straightforward description of every possible requirement for those about to start house, from the humble but necessary kitchen utensils to the suite of furniture that is to make the drawing or reception rooms a lasting pride. There are hundreds of illustrations of actual goods, and each article shown is priced at a definite cash figure, so that those desiring to purchase in large or small quantities may at once know the total cost of their requirements.

It is important to note that as regards quality of the goods offered, all the articles passed into the show-rooms or illustrated in the catalogue are personally examined by the directors and the price affixed is so arranged as to give the very best value that can be procured in London.

A Free Book for Every Reader.

The book referred to above is certainly the most remarkable furniture album yet offered to the public. Copies of this book are sent free to all applicants, no matter in what district they reside. To secure a copy it is sufficient to send name and address on your ordinary notepaper as directed below.

The Wolfe and Hollander show-rooms are open daily for inspection, and those who contemplate the purchase of furniture are invited to call and make a complete tour of inspection through the many departments. No eager salesman will worry you into purchasing, and if your visit is only one of inspection you are cordially welcomed. The directors desire the public to know that there are furniture bargains obtainable all the year round, and in these very classes of goods most serviceable.

Whilst you can purchase the best goods at lowest prices or arrange deferred payments as indicated above, there is no need to keep the home shabby or dull.

Those about to marry or set up flat, house or mansion should, before doing anything else, send for a copy of the Wolfe and Hollander furniture book. Its pages not only show you the best in furniture at lowest prices, but give artistic and new ideas in the decoration and arrangement of the rooms. Remember, whatever your position, whether clerk, professional man, or private individual, you may make your home much more comfortable without heavy outlay and without in any way crippling your resources by too heavy periodic payments.

All who desire copies of the book referred to above should send name and address to Messrs. Wolfe and Hollander, Ltd., 252-256, Tottenham Court Road, London, W.C.

For your convenience we may mention that the firm's telephone numbers are 1850 Gerrard and 14299 Central. Telegrams should be addressed "Wolfhol, London."

BULL'S EYES.

Notes of Interrogation:—
Hasn't Lord Haldane been "giving the (Party) game away"?
Isn't Italy "taking it" too easily?
Won't her "army of occupation" find itself well-named?
Do they spell it "Bulge-area" in Turkey?
Will "Porte whine" be plentiful this year?
Has the Rev. R. J. Campbell "burnt his *books*"?
Is there anything new about a "D" class of submarines?
Apropos of salaries, won't most M.P.'s remember that "Charity begins at home"?
Will the termination of the oil war make light a heavy item?
Aren't the Portuguese Royalists getting "off" instead of "on"?
Isn't the Northampton strike turning the hobble into an "air-'em" skirt?

Dr. Evans says that missionaries' reports are "cooked." So are the missionaries sometimes.

Sandow's Cocoa will be a strong drink.

"The great god which is being worshipped nowadays is the god of get-on," says Joseph Hocking. But the alternative is the Idle-get-off.

Charwomen of the L.C.C. schools have formed a trade union. But they will have to go on their knees before they can get a rise.

The new Mayor of Mansfield is a miner. A good pick.

"I won't have a woman coming into Court uncovered," said Judge Snagge the other day. But too many talk under their hats.

"Parlourmaid as Detective," we read. They are usually on the look-out for young men with taking ways.

The man whose portrait was recently sold for 2,750 guineas must have been a very dear soul.

Among recent arrivals at the Zoo are three Secretary birds. We hope they will like their new pen.

The Middlesex Council has decided to maintain an official police-court cat. Will it help the police to smell a rat?

A game of chess was played recently with men and women as pieces. They should now be up to every move on the board.

A clergyman has discovered that kite-flying is a cure for headache. City men say quite the reverse.

At Kingston, a man was sentenced to three months for stealing a penny. But a copper often procures a much longer term.

A surgeon has succeeded in giving a man a new nose, carved from another man's leg bone. What a job he will have to prevent it running!

According to the *Mail*, the amateurs for the M.C.C. Australian team receive £70 as wine money. This should come in handy when they are out of port.

The weight of the earth is more than six thousand millions of millions of millions of tons, we are told. Evidently someone has been having something on a large scale.

"Danger in the salt-cellar," an article is headed. But how many stories owe their lives to a pinch.

THE DIGESTIBILITY OF CHEESE.

The American Government has just issued an interesting report of some experiments conducted by official chemists of the Department of Agriculture, which throws much light on the value of cheese as a food. It proves that, while the organic phosphates in cheese are of very great utility in the building up of nerve, bone and muscle, the inorganic phosphates found in the fresh curd are insoluble—and therefore useless. But by the development of lactic acid in the natural process of fermentation, in a few hours the insoluble phosphates become soluble. With the ripening of the cheese, however, another change takes place, many of the organic phosphates degenerating into inorganic—until within a month of its manufacture (the average age of cheese at consumption) this change has transformed practically all the organic phosphates—and the article has, therefore, much deteriorated as a food. It being obviously impossible, as a rule, to market and sell cheese within an hour or two of making, the great object food chemists must therefore set before themselves is to find some means of rendering the insoluble phosphates soluble, and therefore assimilative.

WHY PAY SHOP PRICES?

BEDSTEADS!

Newest patterns in Metal and Wood of every description. Bedding, Wire Mattresses, Cots, Chair Beds, &c. Furniture—Bedrooms and General. *All goods sent direct from factory to home, saving middle profits.* Send post-card to-day for Illustrated Price Lists (post free). I allow discount for cash, or supply goods payable in monthly instalments, or in any way that will suit you. Established 22 years. CHARLES RILEY, (Desk B), MOOR St., BIRMINGHAM. Please mention John Bull when writing for lists.

Open Letter to "John Bull."

October 21, 1911.

Dear John,

British buyers are only too willing to buy British goods when, as in the case of the "Erasmic" Shaving Stick, the quality is better than anything the foreigner can produce.

Remember—in buying "Erasmic" Shaving Stick you are supporting British labour—in addition to getting the best Shaving Stick that money can buy.

Trial sample 2d. stamps. Money back if not satisfied. What could be fairer?

Yours truly,

"ERASMIC."

The Erasmic Co., Ltd.,
(Dept. K), Warrington.

SHIRLEY PRESIDENT BRACES

Notice the simple Construction in the back of the most Comfortable Braces ever made

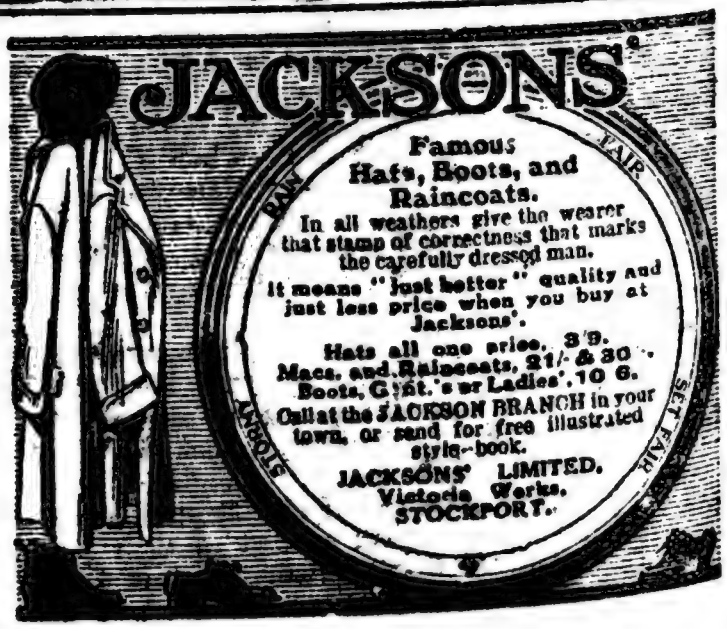
They allow freedom of movement while automatic adjusting action overcoming all strain on your shoulders and trouser buttons.

We have been making SHIRLEY PRESIDENT BRACES for over twelve years, and sold nearly five million pairs last year. They give complete satisfaction in comfort and wearing qualities. Look for the manufacturer's signed guarantee on every pair of SHIRLEY PRESIDENT BRACES.

"*Satisfaction, New Pair or Money Back*"

Be sure to obtain the genuine which have "Shirley President" on the Buckles. **Per 2/6 Pair.** Of all Hosiers and Outfitters.

If any difficulty in obtaining from your Outfitter, write A. MERCHANT & Co., 7, Fore Street, London, E.C., who supply the wholesale.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Famous
Hats, Boots, and
Raincoats.
In all weathers give the wearer that stamp of correctness that marks the carefully dressed man.
It means "just better" quality and just less price when you buy at Jacksons'.
Hats all one price, 3/9.
Macs. and Raincoats, 21/- & 30/-
Boots, Gent.'s or Ladies', 10/6.
Call at the JACKSON BRANCH in your town, or send for free illustrated style-book.
JACKSONS' LIMITED.
Victoria Works.
STOCKPORT.

Chairman.

To have had, to have not, and then again to have.

There is no enjoyment like it. For 'tis Chairman! Fine and cool; fragrant and pleasing, with every charm that tobacco has.

There is none other like it.

Boardman's is the same tobacco, milder, and
Recorder the same, but fuller flavoured.

6d. per oz. everywhere. R. J. LEA, LTD., MANCHESTER.

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JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and only* THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (2 page).*

The Editor *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be sent in the first instance; if inspection of the originals is required, a request will be forwarded to that effect.*

ANONYMOUS CORRESPONDENCE is increasing steadily. In future, we will disregard any letter which is not duly authenticated, with name and address, which may be given in strict confidence.

FORWARDING LETTERS, ETC.—Our correspondence is growing so enormously that we have to discourage all idea of PUTTING OUR READERS INTO COMMUNICATION WITH ONE ANOTHER. *If the practice grew, we should want an extra staff of clerks, fresh offices, and Jim Crow to keep the peace.*

"Gracchus" (Newcastle) says the *Selborne Society* is not a kill-joy, but endeavours to preserve the country-side in its natural beauty. Yes, but for whose benefit?

Mr. W. H. Barrett (Brandon Creek, Southery, Downham, Norfolk) lives in the fens, and finds the evenings miserably long. As he only earns 11s. a week, and has to keep a widowed mother, he cannot afford anything to read. So he *appeals for old magazines and books.*

R. D. W. (Dartford) thinks *Wells* would have surprised everyone agreeably by giving a good account of himself. We doubt whether *Johnson's* surprise would have been specially agreeable.

W. D. (Pontypridd) wants to know if unsold *geese and turkeys* are put away *in refrigerators* from one Christmas to another. We suspect so.

H. L. (Newport, Mon.).—Jim Crow fears he is no authority on stocks and shares, but he has just had a vivid dream about a *hornet fighting a wild bee* on a window-pane. So he is going to have his "monkey" on Hornet's Beauty for the Cambridgeshire.

L. S. (Souris, Manitoba) chaffs *our Provincial Commissioner* for writing "not even regiments but whole battalions." That infernal printer again!

"Another Terrier" says the Government allows plenty of *food for territorials in camp*, and if any company has to go short, it is a disgrace to the C.O. responsible for same. He gives us his daily menu, and it certainly does not sound like starvation.

"Dodman" complains of *J. & T. Meher, Bookmakers*, 62, Dale Street, Liverpool. They will not pay his winnings over the Newbury Cup last year, he says. But we must hear the other side.

"Disgusted" (Southampton) and many others suggest that the *Rev. F. B. Meyer* and his friends should turn their attention to Smyth-Pigott and the "Abode of Love."

R. M. (Derby) and others call our attention to what they consider to be the objectionable tone of a *new serial story* appearing in a weekly contemporary. But who are we that we should upbraid our journalistic brother?

"Reformer" (Hampstead).—*Mr. Bottomley* stood as an Independent Liberal, but immediately after the election severed all connection with the official Liberal Party.

J. G. (Newgate Street) has just made a business tour from Halifax, N.S., to Victoria, B.C., and says: "*Canada* was never so prosperous as it is at present; its trade is on a sound financial basis, wages are high, and there is work for all who are willing to work." We agree that there is an optimistic as well as a pessimistic side, but the latter is usually reserved for poor immigrants.

L. E. (Mexico).—Sorry some of our *numbers went astray during the war.* The insurgents evidently did not foresee this terrible result.

J. S. (Manchester) has a son who persisted in going to *Canada* despite our warnings. Now he endorses them all, and thinks the Government "ought to put a stop to them agents sending out their pamphlets and books broadcast booming up Canada and British Columbia, which is only a Gull to the public."

Mrs. T. (Brighton) complains of a firm which offers "presents" to people who buy worthless books at 2d. each and collect coupons contained therein. The firm is called the *Southern Premium Publishing Co.* (333, High Street, Rochester). When coupons are sent in, it demands money as well. We remember this trick being played from another address.

D. L. (Kidwelly) sends us a new specimen of the *Spanish prisoner's* letter. It begins: "My respectable gentleman, I beg you pardon for yielding to the imperious law of circumstance. I take the liberty to write you these lines without more acquaintance with you than which provided me my died wife a member of your family. Although I shudder myself with terror by thinking of the dreadful consequences which could bring upon me the revelations of a secrecy which neither the hard suffering of my long captivity nor the despotic threats of my hurtful tyrants have been able to pull out from my bosom. Yet time is come, that for the sake of my soul and beloved daughter, young girl 14 years old, now into a boarding school, I decide to resort to you in order to know if I can rely with your help, reserve and discretion for to carry out a business of whose importance I am going to speak all at once. Being I a Colonel of Military Administration in this place and affiliated to the Revolutionist Republic party," and so forth.

H. E. W. (Chester) wants a biscuit for a shop-keeper who puts up an announcement that he has been "*established over half a year.*" What is the matter with that?

"Hippo."—The *Institute of Natural Therapeutics* (73, Queen Victoria Street, E.C.) sounds very like quackery.

(*Continued on page 590.*)

DON'T GIVE UP!

ELECTRICITY WILL CURE YOU.

Because drugs have failed—because some kind of an appliance or battery, which perhaps you should never have used, has failed—because you have met with nothing but disappointment in your efforts to get cured of your weakness—DON'T GIVE UP.

Perhaps your doctor has done the best he could for you with his medicines, but you might have been better off without the drugs. Hundreds of people are. A few applications from the doctor's battery may have had some little effect—perhaps none. Electricity, even a little, usually helps. The right kind of current, applied properly, always cures—cures permanently. When the public understand this, hundreds of cases will be cured which are now considered incurable and hopeless.

THE "AJAX" DRY-CELL BODY BATTERY

is a grand system of applying electricity to the body; it feeds it into the system just right. You don't have to recharge the Battery; being a dry cell generator it is always ready for use. You merely adjust it, switch on the current, and experience a delightful sensation.

Electricity is the natural remedy. It positively overcomes every sign of weakness, nervousness, or physical breakdown in men and women. It cures Lame Back, Feebleness, Indigestion, Constipation, Rheumatism, Sciatica, Lumbago, Neuralgia, Paralysis, Epilepsy, and even cases of Locomotor Ataxia. It does much that drugs cannot do. The doctor of to-day without facilities for applying electricity is like the motor-car without power.

CALL TO-DAY OR SEND FOR A FREE BOOK.

If you cannot call for a free test at our office send your name and address at once for our free descriptive booklet. You will feel better for reading it. We will give you free advice on your ailment as well. SEND TO-DAY.

THE BRITISH ELECTRIC INSTITUTE

(Dept. 41), 25, HOLBORN VIADUCT, LONDON, E.C.

REAL SCOTCH!

"Black & White" Whisky

Jas. Buchanan & Co., Ltd., Glasgow & London.

'A STITCH IN TIME'

—may, and probably does, "save nine"; but, in any case, the old adage, as applied to "Ho-less Half Hose" entirely ceases to have any meaning. This is because the Socks known as "Ho-less Hose" *do not hole!* They are scientifically woven, so that it is practically impossible for them to wear through, and should they do so we are perfectly willing to replace such socks.

To this end we grant a six months' guarantee on every box of Socks purchased.

• • • • • • •

The name "Ho-less Hose" is too well-known to need comment, but it is as the symbol for *Cotton* Socks that the phrase has attained eminence.

Now, however, we are manufacturing non-holing socks in a warm winter-weight. Made on a hand-frame from Long-staple Pure Botany Wool, the socks are without a doubt a splendid innovation in the realm of Socks. They can be had in six good colours, and are sold in boxes containing six pairs, price..... 12/-

Carriage paid British Isles.

Selfridge & Co., Ltd.,

Oxford Street, London, W.

PERSONAL THRIFT.

AN ILLUSTRATION.

A Socialist leader, one who is closely connected with the masses, recently made the observation that "thrift, either personal or public, consists not in saving, but in wise expenditure." Taking only the personal, we must say at once that we cannot entirely agree with this dictum. Had he said that thrift consists not *only* in saving, but in wise expenditure, our agreement with his view would have been instantaneous and complete. Certainly the man who saves *only* may, or may not, be thriftful, as perhaps the following comparison may show. Those whom the gods have blessed with everything necessary to everyday life, and require (figuratively speaking) nothing more than their daily bread—yet the possessors of surplus moneys which they studiously invest to bring them in the best results—are by their saving alone accounted thrifty. On this principle of saving, yet in opposition of result, take the miser and the mean man, not accounted thrifty. Why? The miser denies to himself the good things provided for mind and body for the fetish of amassing a hoard which eventually passes useless from a prejudiced and disappointed owner. What profit? The mean man, sacrificing all that is comforting, comfortable, and lasting, regardless of the essence of things, lasting qualities and intrinsic value, all for the sake of a trifle in expenditure. Again, what profit? None—a loss! Yes, worse than a loss—it is an irretrievable loss, such as we fear many men and women suffer daily. The remedy is true thrift, and the absolute embodiment of this sterling quality is to be found in the combination of wise purchase *and* judicious saving. Let us for your benefit impress it on your minds—think it over. The following anecdote will illustrate our meaning:—We knew (and we know him still, and his wife) a young fellow who had left him a sum of five hundred pounds invested in a well-known and very sound commercial house, which paid him ten per cent. per annum on his capital. His earnings were not princely, but with interest he lived very well, and, of course, spent every penny. A gay but a good dog! He was a provincial, and, as most provincials do, sought out London, without much trouble, to earn his living with greater trouble. As we have said, he was gay, but, however gay a man's nature, it is a fact that alone in the metropolis he feels a loneliness which it is difficult to explain. Perhaps it is lack of sympathy, perhaps the missing of old and intimate friends, or perhaps the uncongenial and homeless-like surroundings of one's apartments. The feeling palls on one—it becomes unbearable; and so with our young friend. As an antidote he formed an acquaintance—estimable, we know, and of the opposite sex. The acquaintance ripened, the matter of future relationship mutually settled. He was sure of a wife and sure of a home, but to obtain the latter he would have to use up his capital. Would he? Yes, he would! If, however, you read between the lines you will find he had a friend, who would not, and did not, allow him to withdraw such excellent dividend-paying capital to be swallowed up in one fell sweep on his home. He was taught a lesson in true thrift that he will probably appreciate all his life. And this was how it was done. Recommended to a certain house of business, a system was explained to him of purchasing all that he required out of his dividends—and even then leaving him nearly sufficient to pay the rent of his suburban villa, without disturbing his capital one jot. His home to-day is paid for, and his capital still intact. The absolute embodiment of thrift-wise purchase, combined with saving.

The house of business through whom this transaction was done was the Midland Furnishing Company, of Southampton Row. The name may need no introduction to many of our readers, but, to those to whom it may not be known, may we suggest that you pay them a visit, and say where you come from. It will please you, it will gratify them. Here the furniture-buyer will find all that he can possibly desire to fulfil his wishes. A stock so enormous and of such a tremendous range in designs and pricings, that has earned for it the name of "London's Best." Especially to the lovers of the antique, but whose purses may not stretch to the genuine article, will this house appeal. Lovely examples of Chippendale, Hepplewhite, and the earlier periods of Jacobean, Stuart, and Tudor, are copied with minute exactness as to detail and finish that almost surpasses comprehension; yet the figures at which they are offered might suggest the most commonplace to the uninitiated. Their specialisation of reproduction has been an unbounded success. So large has the business become, owing principally to the satisfaction given to old customers, that new premises have to be acquired, and here it is the firm have something exceptionally good to offer the public. With the necessary alterations to the present structure it is imperative to lighten the stock considerably, in order to prevent damage by the army of builders, decorators, joiners, etc., that will be employed, and the Midland Furnishing Company are therefore offering practically the whole of their stock at enormously reduced prices.

Their prices are in the ordinary way exceptionally competitive, but as they now stand will prove a veritable triumph for the firm, every department being included. If you will postcard them you will receive by return their special sale catalogue, in which are illustrated many of their bargains, but not all, not even by thousands, so if it were possible it would be better could you call. Inspect the goods leisurely at first, and satisfy yourself if not certain—the goods and courtesy will assure the firm of your certainty. It is, however, unwise to delay, as many of the most attractive bargains will surely be immediately taken advantage of by the early comers. To country readers it may be as well to point out that the firm are prepared to allow fares up to town on all orders placed with them for the amount of £50 and upwards. This will surely commend itself as most advantageous. Another point we would not have you miss is this: That should you not require the goods purchased at once (even during this sale) the Midland Furnishing Company will store them in their *own warehouse* free of charge for six months from date of order. All carpets, linoleums, etc., are measured for, planned and laid totally free from cost. During this unique sale a special discount of ten per cent. will be allowed to every one favouring them with cash orders. Now as to the specially prepared system of deferred payments. Do not be under any misapprehension about the sale of goods at reduced prices—for these come within its scope, and here it is opportunity presents itself for saving and wise expenditure. Select the goods required and then arrange to pay for them during a period of one, two, or three years, as desired, and remember that no large first payment is asked. This offer to supply greatly reduced goods, on a most excellent and equitable system of deferred payments, cannot fail to evoke a tremendous response. The famous "Midland" quality obtained by years of careful study in furniture making, ceaseless attention to detail, and economy of production, will be found individualised in every piece having a place in their most exquisite and spacious showrooms. Apart from the sale catalogue, which, of course, only lasts for a short while, a new catalogue of great beauty has just been issued, containing illustrations of everything that is entirely up-to-date in the furnishing world. Obtain this and compare its offers with others in competition. "Furniture and Furnishings" is the title given it, but it is in reality a "Book of Thrift," a veritable lesson in money saving, added to which it is free. One more reminder of the address (which it would be as well if you jotted down):—The Midland Furnishing Company, Ltd., 15 to 25, Southampton Row, London, W.C.

C. H. T. (Fremantle, Western Australia) is distressed to find *British women married to Chinese and Japanese people*, or living in concubinage with them in various parts of the Pacific.

R. S. (York) complains of the distribution of *rewards* among the *police* after a strike there. The Chief Constable received £10, the Superintendent £5, the inspectors £1 5s. each, the sergeants 7s. 1d. each, and the men only 5s. each, though the sergeants and men bore the brunt of the work.

J. L. (Normanton) ridicules a notice prohibiting "talking, spitting, and other *dirty habits*" *in a free library*. But talking may sometimes be described as a dirty habit.

G. A. P. (Nottingham) has "just perfected a thoroughly simple and very inexpensive device which will *drive any kind of machinery by the force of sea waves* and tides." Good luck to him.

J. B. (Liverpool).—If we did not answer your question three months ago, why do you imagine that we shall do it now? It was *not of sufficient interest*.

A. E. N. H. (Belgravia) takes us to task for omitting an accent on an Italian word, but we believe it is incorrect to place *accents upon capitals*. Ignorante!

G. C. (Clerkenwell) went to *Australia* and obtained plenty of work and soon saved up £42. He thinks any young man in good physical condition can do well out there. He would not have come home if his wife had not insisted upon it.

R. S. (Ongar) says: "It sounds very like an insult to commonsense that a man working on a farm may not *carry any members of the family* to and fro in his cart when he has the permission of his employer." We certainly think the Inland Revenue people grasping.

W. A. B. (Shrewsbury) writes anxiously: "Where are the old *Whigs?*" As it is an established fact that the first Whig was the Devil, we suppose that they have gone to join their master.

"Fair Play" (Southampton) complains of exorbitant *charges for cigarettes* at the local Hippodrome. This can be avoided by people bringing their own supply.

"Disciple" (Leicester).—We really cannot tell you whether it is advisable to pay 12s. 6d. in advance for a *hair restorer*. It is not a thing we should be tempted to do ourselves, but then a good conscience has saved us from white hairs.

E. T. P. (Ashford).—We have passed on your letter to Jim Crow, who is preparing a paper on the insufferable impertinence of *fantastic writing*. At first sight your letter looked like the most beautiful piece of artistic work we had ever seen, but when we had put on our spectacles and tried to examine it, the only words we could read were "your valuable paper." What on earth do you imagine the word valuable means—a thing that can be valued? Our price is above rubies.

H. L. (Johannesburg) laments the fact that he has never yet had one of our *winning numbers*. He says, "No offence I trust. Don't run away with the idea that this is a growl. Dismiss it instantaneously from your thoughts. Why repeatedly remind us to keep our covers? It sounds more like monkey tricks. In sotto voce your answer I imagine is in the language of Mr. Asquith, 'Wait and see.' In reply I ought to add the words of Wilfred Demler (?) in the 'Silver King,' 'How long, how long?' Don't let these few lines unstring your nerves." We will do our best to bear up.

V. C. (Edinburgh) lives by *telling fortunes*, and resents the accusations brought against her by a clergyman of living on the superstitions of the people. She says her religion is, "being good to old people and little children." We hope that does not mean that she is unkind to the middle-aged. The parson's visit seems to have annoyed her, for she writes, "If this same minister comes back here I will Baptise him by throwing a pail of water over his head. The effect might be good for him, and be the means of making him preach a more helpful sermon." On the other hand it might lead him to quote extracts from the Commination Service.

"Steve" writes to *Jim Crow:*

"The fleas are 'no more' at that house where you stayed,
They were found stretched out—to the joy of the maid,
Who shovelled 'em up. And a nice funeral pyre
They had on the top of a back kitchen fire.

"Then the maid sang:

'They are all gone away,
To the regions below:
Poisoned through tasting
The blood of Jim Crow.'"

"Observer" (Okehampton) is disgusted by the performance of *a "Crippen play"* somewhere, and writes: "We are surprise at our Christian friends visiting such a play one cannot help thinking being surrounded with Churches and Chapples." It is certainly rather soon to turn Crippen into a drama.

"Fishplate" (La Plata).—The Chief Commissioner of Police, Scotland Yard, will tell you *how to join the Force*. We should not think a knowledge of Spanish would be much recommendation.

A. K. (Glasgow) is a *hair-dresser with a fancy for painting* and has sold some of his pictures, though quite untaught. He asks if it is possible to get into some place to learn painting and at the same time receive a small salary. We don't think. Better remain a tonsorial artist and paint ladies' faces.

L. M. J. (Dulwich).—We are no believers in *racing systems*, except backing a horse that is trying, and has a stone in hand.

S. R. (Woolwich) writes: "If you can say yah, ore wear a pigtail you can soom get a ship butt you must not be british and i think it the same on shore, as for these *Labour exchanges* you might as well register your name on a tombstone." Evidently a possimist.

[We regret we are obliged to hold over a large number of replies.]

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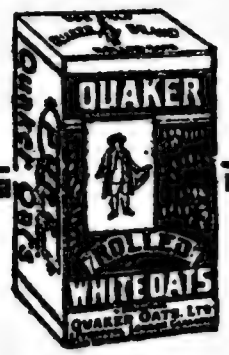

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SEE PAGE iii. OF COVER.

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Bedroom furniture—6 oak bedroom suites, from £4 15s.; 3 white enamelled bedroom suites, from £4 4s.; 5 solid oak bedroom suites, with large wardrobe and dressing table, with side cheval glasses, £5 17s. 6d.; walnut bedroom suite, reflex mirrors to dressing table, £8 8s.; an inlaid Sheraton design mahogany bedroom suite, £7 17s. 6d.; a similar suite, £10 15s.; 4 ft. to 6 in. inlaid Sheraton design bedroom suite, oval glass door to wardrobe, 12 guineas; 4 ft. inlaid Sheraton design bedroom suite, with Beaconsfield wardrobe, £15 10s.; 5 ft. mahogany bedroom suite, with 2 oval doors to wardrobe, reflex mirrors to dressing table, 19 guineas; 6 ft. inlaid Sheraton design bedroom suite, fitted drawers and trays, 24 guineas; 6 ft. Louis design mahogany bedroom suite, 28 guineas; 6 ft. walnut bedroom suite, 40 guineas; 7 ft. inlaid Sheraton design bedroom suite, with bow front to wardrobe, 60 guineas; 7 ft. satinwood bedroom suite, 10 guineas; several inlaid chests, from 50s.; 6 ft. walnut wardrobe, 15 guineas; 6 ft. 6 in. mahogany wardrobe, fitted drawers and trays, 12 guineas; several iron bedsteads, from 9s.; black and brass bedsteads, 10s.; full size black and brass bedsteads, with wire springs, 21s.; 9 oak bedsteads, 15s.; pair brass twin bedsteads, 5 guineas; pair white and brass twin bedsteads, 3 guineas; inlaid Sheraton bedstead, including wire spring mattress, £3 15s.; full size all brass bedstead, 60s.; pair mahogany twin bedsteads, £2 19s. 6d.; full size all brass square tube Italian bedstead, 8 guineas, and several others up to 18 guineas. The Dining Room furniture comprises fumed oak dining room suite, consisting of large size sideboard, 6 chairs, 2 carving chairs, overmantel, dining table, rug, etc., will accept £13 7s. 6d. the lot; most massive carved oak Elizabethan design dining room set, consisting of sideboard with bevelled plate glass back, oxydised copper fittings, fitted cellarette, 6 massive carved oak chairs, and 2 carving chairs to match, dining table, 16 guineas the set; a similar set, with large sideboard and 2 lounge easy chairs, upholstered in red leather, 25 guineas; magnificent oak dining room suite, £8 15s.; oak suite, in green pegamoid, £3 19s. 6d.; sideboard to match, 4 guineas; overmantel, 30s.; Queen Anne design dining room suite, £5 15s.; sideboard to match, £7 15s.; dining table, £2 15s.; handsome Queen Anne design mahogany dining room set, upholstered in red leather, £7 19s. 6d. dining table to match, 4 guineas; Chippendale design set of chairs, ball and claw feet, exquisite design, 12 guineas; oak, walnut and mahogany sideboards, large variety in stock, from £4 10s. to 40 guineas; about 50 odd dining room chairs; 20 dining tables, from 21s.; oak bureau, 21s.; pedestal writing tables; roll top desks, all sizes; revolving bookcases; a most superb Chesterfield, and 2 large club easy chairs to match in green leather, £15 10s.; mahogany secretaire bookcase, enclosed by 2 glass doors, cupboards under, 8 guineas. The Drawing Room furniture comprises very fine drawing room suite, upholstered in art tapestry, £3 10s.; another design suite, £6 10s.; satinwood finish drawing room suite, 7 guineas; an elegant design Louis XIV. gilt drawing room suite, £19 10s.; another set, similar design, 14 guineas; Chesterfield drawing room suite, with 2 large lounge easy chairs, and 4 solid mahogany chairs, most exquisite design, £12 19s. 6d.; large size double sprung Chesterfield and 2 large easy chairs to match, covered in silk tapestry, 22 guineas; set of Dutch Marquetrie chairs, 14 guineas; handsome design Vernis Marten cabinet, 16 guineas; another, 12 guineas; Buhl cabinet, 11 guineas; another, 14 guineas; table en suite, 8 guineas; Chesterfields, from £3 10s. to 10 guineas; Chippendale design cabinet, £2 19s. 6d.; similar one, £5 15s.; Sheraton design cabinet, £3 15s.; Sheraton design specimen table, 50s.; occasional tables, from 12s. 6d.; occasional chairs, 50 in stock, from 6s. 6d.; 2 white enamel over-mantels, 18s. 6d. and 27s. 6d.; oval gilt table, 10 guineas; pair 9-light candelabra, 6 guineas; 5-light candelabra, 10 guineas; clock in ormolu case, £8 15s.; piano, 8 guineas; an upright piano, iron frame, £12 15s.; ditto, by Carl Strauss, 20 guineas; and several others in stock up to 40 guineas; grand pianos by Steinway, Bechstein, Bluthner, etc. Large stock of carpets, Tapestry, Mirzapore, Turkey, and Oriental carpets and rugs to match, from 18s. 6d.; a large variety of Axminster and Wilton carpets, always in stock, from £2 15s. 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RACING NOTES.

By W. Lotinga.

("*Double U. L.*" of Lotinga's Weekly *and* "*Magpie*" of The Globe.)

Medley.

Often one would almost "give his right hand" just to know a certain fact concerning a horse, man or a stable, and the least thought of and most inconsequential person can sometimes provide it.

I hear of a certain trainer threatening to bring an action for slander against a resolute patron. Speaking personally and from experience, I should say it would be quite impossible to slander the individual.

You must not ask a certain bookmaker in the silver ring how much he paid out over a ticket which was brought to him by some one who had picked it up in the lavatory where, as an advertisement, they were stuck round the walls.

It is extraordinary how in racing an owner or trainer who happens to have a candidate in a pending race is a man of great importance one moment—to be looked upon as "no good" to one, and in lieu of being sought out literally passed by immediately the event is over, for someone else to be the centre of attraction.

Prophetic.

Sandown's sport of both kinds is always interesting. This afternoon (Thursday) the luckless Cherry King ought to pick up the rich Foal Stakes, for Sobieski is ungovernable and unlikely to get round the turns. Although a weight-for-age stake, the new event, the Touchstone Stakes, is practically a handicap, and on the Cesarewitch form a very near thing between Yellow Slave and Mirador. To try and get him a chance somewhere, Black Sea has been put in at all sorts of meetings, but is always pretty severely sat upon. At the moment of writing, it is impossible to say where he will run, but he will *always* be trying, and may go at Sandown in the Malden Selling Plate, for he has invariably run well on that course. The jumping events depend entirely upon "condition," so as we do know that Eaton Lad, Rhine na Shark and Bedgrove have been at the game for some weeks, they are worth backing.

As regards the Cambridgeshire, I won't have Hornet's Beauty, although certain to start at a pinched price, but if the ground remains firm, I still think that Long Set will be amongst them, and, if coupling anything, it would, on actual public form, be Mercutio and Trepida. We have no interest now in doubles, although Martingale II. was unconscionably unlucky not to have won—which she would do every time again. However she came to be 100 yards behind 5 furlongs from home, or was not made more use of as a genuine stayer without pace, is utterly beyond understanding, and merely shows that the luck was fated to go towards that good horse Willonyx, who would never beat the mare again on the same terms.

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The following claims have been received for our issues of September 2nd and 9th September 9th:—

H. PICKARD, Esq., 44, Upper Grange Road, Bermondsey, No. 474,934, September 2nd.

W. MORGAN, 1, Strawberry Dale Square, Harrogate, Yorks, No. 252,950, September 9th.

M. HARDY, 3, Galt Street, Salmons Lane, Limehouse, E., No. 428,052, September 9th.

The following are the fifty numbers for our issue of September 30th:—

3972	148599	353226	502676	651246
22718	156425	364336	520340	658912
47160	173282	331650	533757	688185
49411	205276	396091	547132	720348
63614	223470	411809	551802	732534
76608	259440	445152	565621	762893
93934	266671	449042	588534	768890
108241	318881	456334	620155	770782
127450	325225	472060	629308	814613
142874	347439	493079	643370	831494

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL OUES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESULT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED NOVEMBER 18TH (PUBLISHED NOVEMBER 16TH).

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